



Your Pet Insurance policy booklet

Now you've got ASDA Pet Insurance we'll take care of you and your pet

Thank **you** for choosing **Asda Pet Insurance**. **You** can be sure of great protection and great service.

How to use this booklet

This booklet contains all the information **you** need to help **you** make a claim.

You'll find all aspects of **your policy** explained here, the things **you** can claim for, what's not covered and how to get help and advice if **you** need it.

Useful telephone numbers:

Customer services: **0333 234 0623**

Open 8am to 8pm Mon - Fri and 9am to 5pm Sat

24hr claims line: **0333 999 0933**

Open 8am to 6pm Mon - Fri and 9am to 2pm Sat.

Claim form requests via an automated service are available 24 hours a day, 7 days a week.

Vet helpline: **0800 012 1041**

Open 8am to 6pm Mon - Fri and 9am to 5pm Sat.

Cover Levels	Accident Only	Value	Vital Lifetime	Standard	Classic Lifetime	Superior
	Up to:	Up to:	Up to:	Up to:	Up to:	Up to:
Veterinary Fee Cover	£2,500	£1,500	£2,000	£3,500	£4,000	£7,500
Diet food (to dissolve urine crystals)	Nil	£50	£100	£100	£100	£250
Euthanasia	£100	£100	£100	£100	£100	£100
Fixed & Variable excess	Please refer to your policy schedule	Please refer to your policy schedule	Please refer to your policy schedule	Please refer to your policy schedule	Please refer to your policy schedule	Please refer to your policy schedule
Treatment period	No Limit	12 months	Lifetime	12 months	Lifetime	Lifetime
Death from Illness	Nil	£450	£600	£750	£1,250	£1,500
Death from accident	£200	£450	£600	£750	£1,250	£1,500
Third Party liability (dogs only)	£1m	£1m	£1m	£1m	£1m	£1m
Third Party liability excess	£250	£250	£250	£250	£250	£250
Advertising and reward	Nil	£1,000	£1,000	£1,250	£1,250	£1,500
Theft or Straying	Nil	£450	£600	£750	£1,250	£1,500
Boarding fees	£200	£1,000	£1,000	£1,250	£1,250	£2,000
Holiday cancellation	£200	£1,000	£1,000	£2,000	£2,500	£3,000
Overseas travel	Nil	1 month	1 month	1 month	1 month	12 months
Quarantine costs	Nil	£150	£150	£500	£750	£1,000
Emergency expenses abroad	Nil	£150	£150	£250	£500	£1,000
Loss of Animal Health Certificate	Nil	£250	£250	£250	£250	£250
Helplines						
Bereavement						
Pet legal						
Pet minders						
Veterinary help						

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Policy Summary

This Summary does not contain full details and conditions of your insurance, these are located in your policy wording.

For details of the underwriters of your policy, and the underwriters of the Third Party Liability (dogs only) section of your policy, please refer to the "Who are we?" section of your Terms of Business Agreement document.

Type of insurance cover

This pet insurance policy provides cover for cats and dogs.

Conditions

Your pet must have received the required vaccinations listed on page 19 and receive an annual dental check up with a vet, failure to comply may affect **your** claim or cover. Please refer to the general terms applicable to the whole policy in the policy wording for full details. Special terms apply to each section of **your** policy. Please refer to the policy wording for full details.

Throughout any period of insurance **you** must look after and maintain **your** pet's health to avoid any condition, death, loss, theft, straying, damage or destruction to third party property. In addition **you** must also arrange for any treatment recommended by **your** vet to be completed immediately to prevent or reduce the risk of injury or illness.

You must be a resident of the United Kingdom, the owner of the pet and the pet must be kept in the United Kingdom at the address **you** have provided.

Please refer to the general conditions applicable to the whole policy in the Policy Wording for full details.

Significant features and benefits

The following tables show the maximum benefits **you** can claim for.

Where a fixed excess amount applies to a specific section, we will not pay the amount of the excess under that section. Please refer to **your** schedule of insurance for full details of which sections have an excess and how these apply.

After the deduction of the fixed excess depending on the age of **your** pet there is also a variable excess for vet fee claims.

All excesses are paid on a per year per condition basis.

Explanation of cover types

12 Month Policy Explanation (Value and Standard cover levels)

Our annual cover level is a “time-limited” policy which enables **you** to claim up to the specified limit of £1,500 (Value) or £3,500 (Standard) for vet fees for treatments arising from the same incident (whether that is illness or accident, or death by either) for up to 12 months after it initially occurs. The cover levels decrease with each claim **you** make. When **you** renew **your** policy the cover levels will be set at the sum available as at the last day of cover before the renewal date and for only the balance of any twelve month period left since the date that the condition was first noted, the 12 month period of cover for the condition does not reset when **you** renew the policy. For example, if **your** pet suffers an illness or accident, **you** can claim for several treatments related to that incident for up to 12 months from when it originally occurred – but to a maximum of £1,500 (Value cover) or £3,500 (Standard cover). After 12 months from the initial illness/accident OR when the specified £1,500 (Value cover) or £3,500 (Standard cover) limit is used up (whichever is sooner) **you** will no longer be able to claim for treatment arising from that particular illness/accident, but **you** could claim for further separate incidents – again, the specified limits of £1,500 (Value cover) £3,500 (Standard cover) and 12 months would apply.

Maximum Benefit (Accident Only cover)

These are the maximum cover levels that we will pay under each cover type for the whole of **your** pets life and whilst **your** pet is insured with us. The cover levels decrease with each claim **you** make. When **you** renew **your** policy each year the cover levels will be set at the sum available as at the last day of cover before the renewal date. The cover level does not reset to the maximum benefit level when **you** renew the policy.

Example

Vet bill - Example

Maximum cover £2,500

Claim cost £250

Renewal cover level - £2,250

Lifetime Policy Explanation (Vital, Classic and Superior Cover levels)

Vital Life, Classic Life and Premier Life are all lifetime contracts, which provide a fixed amount of money each year to cover all veterinary treatment, “Lifetime” refers to the ability to renew the contract each year and the level of cover resets when **you** renew the policy each year.

Should **your** pet’s total veterinary treatment in the policy year exceed the limit applicable for **your** chosen level of cover, there will be no further cover until the renewal of the policy when the cover resets at renewal.

This means that as long as **your** policy is renewed on time every year and **you** pay **your** premium when asked, there is no limit on how long **you** can claim for each illness or injury.

Significant or unusual exclusions or limitations

- Please refer to the 'What is not covered' part of each section for full details.
- Both the fixed excess and variable excess shown within **your** policy schedule.

*An Example of how to calculate the amount **you** will have to pay in the event of a claim.*

A valid claim arises for Veterinary fees totaling £400.

Amount Claimed		£400
Less Fixed Excess	£85	£315
Less Variable Excess	10% =£31.50	£283.50
Total Excess paid by you	£116.50	
Total paid by us		£283.50

What we will not cover

- Any pet less than 8 weeks of age.
- **Your** pet being an African Crested Dog, Akita, American Bandogge, American Bandogge / Bandogge Mastiff, American Bulldog, American Indian Dog, American Mancon, American Pit Bull Terrier, American Staffordshire Bull Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bull Mastiff, Bulldog (American), Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Chinese Shar Pei, Chow Chow, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, English Bulldog, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit Dog, Perro De Presa Canario - Wto, Perro De Pressa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pointer, Portuguese Podengo, Pressa Canario, Racing Greyhound, Rottweiler, Saarloos Wolfhound, Sarloos Wolfhound, Segugios Italiano, Shar Pei, Staffordshire Bull Terrier, Tamaskan, Thai Ridgeback, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, or a pet crossed with these, or any animal registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.
- Any **notifiable diseases** as named in the Animal Health Act 1981 or an order made under

that Act, such as Rabies.

- **Your** pet being used for **commercial breeding** purposes, track racing, coursing or used in connection with any business, trade, profession or occupation.
- Any **pet** that has previously shown signs of aggressive behaviour, been trained to attack or is used for **guarding**.
- **You** must make sure that **your** dog is muzzled where this is recommended when in public or on walks.
- Any claim before or during the 14 days of **your** policy starting for illness or 48 hours for accident.
- Repatriation of **your** pet following its death.
- War risks, terrorism, civil commotion and radioactive contamination.

Veterinary fees illness (not for Accident Only)

- Costs resulting from an **injury** or **illness** which shows clinical signs or became otherwise known to **you** before **your** pet's cover started or before or during the 14 days of the start of cover.
- Any costs resulting from preventative or elective treatments including, but not limited to, vaccinations, spaying, castration, pregnancy or giving birth.

Third party liability (Dogs Only)

Indemnity is subject to the payment of **your** policy excess in advance of settling any third party claim. Failure to pay the excess in advance will be in breach of policy conditions and may result in indemnity refusal, or legal action directly against **you** by a third party.

- Compensation or legal costs arising directly or indirectly from liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
- Liability insured by any other insurance policy.
- Liability in respect of a cat.

Theft or Straying (not Accident Only)

- Any claim if **your** pet is recovered within 90 days of the theft or straying.
- Any claim made more than 6 months after the date on which **your** pet is stolen or goes missing.

Death from accident

- Death caused by an **illness**.

- Any claim if the death results from an **injury** first occurring or showing clinical signs before cover starts or occurring before or during the 48 hours of the start of cover.
- There is no benefit available to reimburse cremation or burial fees.

Death from illness (not Accident Only)

- Death caused by an **injury**.
- Any claim if the death results from **illness** first occurring or showing clinical signs before cover starts or occurring before or during the 14 days of the start of cover.
- Any claim if at the time of death **your** dog is aged 9 years or over or **your** cat is aged 11 years or over.
- There is no benefit available to reimburse cremation or burial fees.

Boarding fees (all cover levels)

- Any hospitalisation that is either known or foreseeable before cover for **your** pet starts.

Advertising and reward (not Accident Only)

- Any reward to a person living with **you**.
- Any reward to an immediate family member.

Holiday Cancellation (all cover levels)

- Any costs that in **your** vet's opinion does not relate to immediate lifesaving surgery.
- Any costs arising from a condition that **you** were aware of before travelling.

Loss of Animal Health Certificate (not Accident Only)

- Any loss, theft or destruction of the health certificate that occurs before the start of **your** trip.

Quarantine costs (not accident only)

- Any cost if the microchip was checked and found not to be functioning properly during the 14 days before **your** departure on a trip.

Duration of the policy

This is an annually renewable policy.

Cancellation period

You may cancel this policy at any time. If **you** wish to cancel within 14 days of receipt of the policy documents, **you** may do so in writing to ASDA Pet Insurance for a full refund providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

If **you** cancel after the first 14 days of receipt of the documents and have not **you** had to pay

eligible claims during the period **you** have been on cover we will keep an amount of premium in proportion to the time **you** have been on cover, any balance left over will be refunded to **you**.

If **you** incur eligible claims there will be no refund of premium. If **you** pay by installments **you** will either have to continue with the installment payments until the policy renewal date or we may, at our discretion, deduct the outstanding installments due from any claim payment made.

See General Conditions applicable to the whole policy in the Policy Wording.

Claim notification

To make a claim contact ASDA Pet Insurance on 0333 999 0933

Complaints procedure

Any complaint **you** have should in the first instance be discussed with the Customer Services Department on 0333 234 0623 or **you** can write to the Complaints Manager at:

ASDA Pet Insurance
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN
Tel: 0333 234 0623

We hope that we will be able to resolve any complaint that **you** may have. However, if the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect **your** right to take legal action. Full details of addresses and contact numbers can be found on page 54 of the Policy Wording.

Financial Services Compensation Scheme (FSCS)

If **we** were unable to meet our obligations **you** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk or by calling us.

Full details are available at www.fscs.org.uk

Policy Document

Introduction

This is **your pet** insurance policy. It contains details of cover, conditions and exclusions relating to **your pet** and is the basis on which all claims will be settled. It is validated by the issue of the **policy schedule** which should be read alongside the policy.

We will in the event of **injury, illness, injury**, death, loss, theft, straying, damage or other specified events happening within the **period of insurance** provide insurance as described in the following pages and referred to in **your policy schedule**.

The **policy schedule** and any endorsements are all part of the policy. **Your policy** is evidence of the contract of insurance.

The Law that applies to this policy

Under European Law, the parties to a contract are free to choose the law applicable to the Insurance contract. Unless specifically agreed to the contrary before acceptance of the application, this insurance is subject to English Law under the jurisdiction of the courts of England and Wales.

Age eligibility of your pet

This policy is not available for any pet under 8 weeks of age at the start of the policy.

Fixed policy excess

Under certain sections of the policy, claims will be subject to a **fixed excess**. This means that **you** will be responsible for paying part of each claim under that section. **Your policy** excesses are shown on **your policy schedule**.

Variable excess

A **variable excess** will be deducted from the settlement amount of each veterinary claim after the **fixed excess** has been deducted. **Your variable excess** amount is shown on **your policy schedule**.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please telephone our Customer Service team on 0333 234 0623.

How to contact us

- Customer Service: 0333 234 0623
- Claims: 0333 999 0933
- Find a vet helpline: 0333 234 0623
- Find a pet minder helpline: 0333 999 0933
- Pet legal helpline: 01775 764191
- Bereavement counselling helpline: 0161 836 9498

What words mean

These words apply throughout **your policy**, where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the **policy**.

We have listed the definitions alphabetically.

Accident

One sudden and unexpected event which happens during the **period of insurance** which results in **injury** or death to **your pet**.

Alternative medicine

Means herbal or homeopathic medicine.

Animal Health certificate

The official health certificate issued by a **vet** authorised by the **United Kingdom** government to do so.

Clinical sign/signs

Changes in **your pet's** normal healthy state, or its bodily functions.

Commercial breeding

Any pet that has had more than 2 litters in its lifetime will be considered commercially breeding and as such **we** will not insure the **pet**.

Complementary therapist

A member of one of the following organisations:

- Association of Chartered Physiotherapists in Animal Therapy.
- McTimoney Chiropractic Association.
- National Association of **Veterinary** Physiotherapists incorporating the National Association of Animal Therapists (NAAT).
- The International Association of Animal Therapists (UK).
- Canine Hydrotherapy Association.

- National Association of Registered Canine Hydro-therapists (NARCH).

Complementary treatment

Any of the following:

- Acupuncture, homeopathy and herbal medicine **treatment** recommended by **your vet** and prescribed by a suitably qualified **vet**.
- Chiropractic manipulation carried out by a **veterinary** practice or a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK), providing the member is a qualified animal chiropractor.
- Osteopathy carried out by a **veterinary** practice or a member of the International Association of Animal Therapists (UK) providing the member is a qualified animal osteopath.
- Hydrotherapy carried out by a **veterinary** practice or a member of the relevant listed Hydrotherapy Association.
- Physiotherapy carried out by a **veterinary** practice or a member of the Association of Chartered Physiotherapists in Animal Therapy, the International Association of Animal Therapists (UK) or the National Association of **Veterinary** Physiotherapists incorporating the National Association of Animal Therapists (NAAT) providing the member is a qualified animal physiotherapist.

Condition

An **injury** to **your pet** or the first sign of an **illness**.

Dental

Any **treatment** of the teeth gums or mouth.

Family

Your husband, wife, civil partner, life partner, parents, grandparents, son, daughter, grandson, granddaughter, brother or sister.

Fixed excess

The amount **you** have to pay as part of certain claims made under the policy as shown in **your policy schedule**.

Guarding

Your pet being used for commercial security work or if **you** or anyone living with **you** hold a

Security Industry Authority (SIA) license of any description or is undertaking the designated activity that the SIA license allows.

Illness

Changes in **your pet's** state of health that are not caused by an **accident**.

Injury

Clinical signs or symptoms of changes in **your pet's** normal state of health resulting from an **accident** including multiple **injuries** resulting from one **accident**.

Notifiable disease

A **notifiable disease** is any disease that is required by law to be reported to government authorities - <https://www.gov.uk/government/collections/notifiable-diseases-in-animals>

Period of insurance

The period for which **your pet** is covered as shown on **your policy schedule**. Each renewal is the start of a new **period of insurance**.

Pet

Your dog or cat who lives with **you** all of the time at the address shown in **your policy schedule**.

Policy schedule

The schedule shows details about **you, your** pet, policy limits and excesses that apply to the specific cover that **you** have purchased.

Pre-existing condition

Any **illness** or **injury** or complication directly resulting from another **injury** or **illness**, whether diagnosed or undiagnosed or that has been identified or investigated by a **vet** or is otherwise known to **you** before the start of the insurance.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a **veterinary** practice or a member of a professional organisation acting under their direction.

Trip

A holiday or pleasure **trip** or journey made by **you** outside the **United Kingdom**, which starts and ends in the **United Kingdom** during any **period of insurance**. Please visit the gov.uk website to follow the latest guidance on travel within the EU post-Brexit.

Unattended

Means any occasion when **your pet** is left alone or where **you** are not in a position to control its behaviour.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Variable excess

The percentage amount **you** are required to pay, as shown in **your policy schedule**, towards the costs of the **veterinary** fees in addition to the **fixed excess**. This amount will be deducted from the claims settlement.

Veterinary/Vet

For **treatment** received in the **United Kingdom** a fully qualified **veterinary** practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in general **veterinary** practice.

For **treatment** received outside the **United Kingdom** this must be a fully qualified **veterinary** practitioner registered in the country that the **treatment** was received in.

We/Us/Our/Insurers

Insurance Factory Limited acting as Asda Pet Insurance administrators for the underwriters of **your policy**. For details of the underwriters of **your policy**, and the underwriters of the Third Party Liability (dogs only) section of **your policy**, please refer to the “Who are we?” section of **your** Terms of Business Agreement document.

Worrying livestock

To chase or attack livestock (cattle, sheep, goats, pigs, horses or poultry) on agricultural land in contravention of the Dogs (Protection of Livestock) Act 1953.

You/your

The person named as the policyholder in the **policy schedule**.

What we ask of you

Like all insurance policies there are some things that **you** are not allowed to do if **you** want **us** to pay for the claims **you** make. **You** must do as **we** ask below, if **you** do not then **we** may cancel **your policy**, not deal with **your** claim or reduce the amount **we** do pay. If there is anything **we** ask that **you** do not understand then please contact **us** as soon as **you** can.

Precautions

Throughout any **period of insurance** **you** must look after **your pet's** health and maintain **your pet's** health to avoid **injury, illness**, death, loss, theft, straying, damage or destruction to third parties or their property. In addition **you** must arrange and pay for **your pet** to have a yearly health check which will include **dental** examination and arrange for any **treatment** normally recommended by a **vet** to prevent or reduce the risk of **injury** or **illness**.

Under the control of Dogs Order 1992, any dog in a public place must wear a collar with the name and address of the owner engraved on it, or engraved on a tag. **Your** telephone number is also advisable.

Consumer Insurance

(Disclosure and Representations) Act 2012

When taking out **your policy**, **you** must take all care in answering all questions asked honestly and to the best of **your** knowledge. This includes anything asked within **your** application for insurance as well as any information relating to **your pet's** medical history. **Your** failure to supply truthful answers could mean **your policy** is cancelled or **your** claim is not paid or fully paid. If **you** are not sure about any questions asked or the answers **you** have given then please contact **our** Customer Services Department on 0333 234 0623.

Vaccinations

You must ensure that **your pet** is vaccinated in accordance with the recommendation of **your vet** against Canine Distemper, Hepatitis, Leptospirosis and Parvovirus for dogs or Feline Infectious Enteritis, Feline Leukemia and Feline Influenza for cats.

Any **conditions** arising from or exacerbated caused by not vaccinating **your pet** will be excluded.

Pre-existing conditions

You cannot claim for any **pre-existing conditions**.

Yearly dental examination

You must arrange and pay for **your pet** to have a yearly **dental** examination. **You** must also arrange for any **treatment** recommended by **your vet** to be completed to prevent or reduce the risk of **injury** or **illness**.

Ownership

You must be the owner of the **pet**. **Your** cover will cease immediately if **your pet** is sold.

Treatment details

You agree that any **vet** that has treated **your pet** has **your** permission to release any information that **we** might request concerning **your** insurance. Any charge for the release of this information will be **your** responsibility.

Residency

You must be a resident of the **United Kingdom**, the owner and keeper of the **pet** and the **pet** must be kept at the address **you** have provided.

Premiums

You must pay any premium when it becomes due.

Renewal terms

When **we** need to offer further periods of insurance, **we** may change the premium, **fixed excess**, **variable excess** and the **policy** terms and conditions as **your pet** gets older and to allow for future increases in **treatment** costs.

Making changes once your policy has started

Please contact **us** as soon as **you** are aware of any changes that need to be made to **your policy**, such as **your** postal address, phone number or email address.

A change in **your** or **your pet's** details may mean the premium for the rest of the **period of insurance** may change as well.

Data protection

We believe in keeping **your** information safe and secure. Full details of what data **we** collect and how **we** use it can be found in our Privacy Policy which **you** can access via <https://asda.quote-my-pet.co.uk/> or by requesting a copy from **our** Data Protection Officer (contact details below). This section provides **you** with some basic information and briefly explains what **we** do with **your** information.

We are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar.

We collect details in order to consider **your** application for insurance and to administer insurance services to **you**, including claims investigation and management.

We may use **your** information for a number of purposes. These include: providing **you** with **our** services; dealing with **your** claim; carrying out checks such as fraud checks and credit checks; and where agreed, providing **you** with information about **our** products and services.

In order to provide **our** services to **you**, **we** may share **your** information with other insurance companies, solicitors, regulators, business partners and third party suppliers. **We** may also have a legal obligation to provide **your** information, in certain circumstances, with regulators, police and other public bodies. Information **you** supply may be used for the purposes of insurance administration by **us** and third parties. These third parties may share **your** information with their own agents.

Providing you with details on our products and services

Where **you** have given **us your** consent to do so, **we** will send **you** information about products and services of **ours** or other third parties which may be of interest to **you** via telephone, letter or email (as **you** have indicated). **You** have a right at any time to stop **us** from contacting **you** for marketing purposes or giving **your** information to other third parties.

If **you** no longer wish to be contacted for marketing purposes, then please contact **us** by e-mailing customerqueries@insurancefactory.co.uk

Your rights as a Data Subject

Under Data Protection laws **you** have certain rights; these include for example, a right to understand what data **we** hold on **you** and a right to ask **us** to amend that data if it is incorrect. If **you** would like to exercise any of **your** rights please contact **our** Data Protection Officer (contact details below).

Data Protection Officer

If **you** have any questions about how **we** use **your** data, or to exercise any of **your** data rights please contact **our** Data Protection Officer at:

Data Protection Officer
Insurance Factory Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

Please make sure **you** provide **your** name, address, policy number and other relevant information to allow **us** to respond to **your** query.

You understand that all personal data **you** supply must be accurate.

If **you** would like any other person to discuss **your** policy or make amendments then **we** must have **your** permission.

Updating your records

If **you** think **our** records are wrong or out of date, particularly **your** contact details, **you** must contact **us** immediately to correct them. **You** can do this by calling 0333 234 0623 or by emailing customerqueries@insurancefactory.co.uk

Cancellation

Statutory cancellation rights

You may cancel this **policy** within 14 days of receipt of the **policy** documents (new business) or the renewal by writing to ASDA Pet Insurance at the address given. Any premium already paid will be paid back to **you** providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has happened.

There is no refund of premium in the event of a claim unless it is a claim for death.

ASDA Pet Insurance
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN
Tel: 0333 234 0623

If **you** pay by instalments **you** will either have to continue with the instalment payments until the **policy** renewal date or **we** may, at **our** discretion, deduct the outstanding instalments from any claim payment made.

Cancellation outside the statutory period

You may cancel this **policy** at any time by providing prior written notice to ASDA Pet Insurance at the address found above.

Providing **you** have not **you** had to pay eligible claims during the period **you** have been on cover **we** will retain an amount of premium in proportion to the time **you** have been on cover, any balance left over will be refunded to **you**. If **you** are paying by instalments **your** instalment payments will cease.

If **you** incur eligible claims there will be no refund of premium. If **you** pay by instalments **you** will either have to continue with the instalment payments until the **policy** renewal date or **we** may, at **our** discretion, deduct the outstanding instalments from any claim payment made. If **your pet** dies or is reported as lost or stolen and **you** need to make a claim, the remaining premiums for the full policy year will not be charged.

Cancellation by us

We can cancel this **policy** if there are serious reasons to do so, for example:-

- Non-payment of the premium due; or
- **You** have not supplied truthful answers as requested on page 19 of this **policy wording** under the Consumer insurance (Disclosure and Representations) Act 2012 section; or
- **You** have failed to supply requested documentation (for example **veterinary** evidence or certificates), or
- **You** have failed to give **your** help or provide information when **we** are entitled to request **your** help in dealing with a claim or with the running of this **policy**, or
- **You** advise **us** of a change in **yours** or **your pet's** circumstance which means **you** no longer meets **our** risk criteria.

We will notify **you** by writing to **your** last address notified to **us**. **Your** last given **We** will do this by giving **you** 7 days' notice in accordance with the conditions above except in the event of fraud or any attempted fraud which will mean that all premiums are retained by **us**.

Non-payment of premiums

In the event of payment default **You** have 7 days from the date of default to contact **Us** to arrange payment. If payment is not received **Your policy** will be cancelled from the default date. A pro-rata charge for **Your** period on cover will be made as detailed in **Our** Terms of Business. Where a claim has been made, the remaining premium for the **policy** year will be charged.

In the event **Your** Direct Debit is cancelled **You** have 7 days from the date the Direct Debit is cancelled to contact **Us** to arrange payment and provide **Us** with valid bank details. If payment is not received **Your** policy will be cancelled from the date **We** are notified by **Your** bank that the Direct Debit is cancelled. A pro-rata charge for **Your** period on cover will be made. Where a claim has been made, the remaining premium for the **policy** year will be charged.

I'm having financial difficulty

If **you** are paying for this insurance monthly and **you** think **you** may be unable to meet **your** regular **policy** payments, please contact **us** as soon as possible.

We have specialists on hand who can agree how best **we** can help with **your** financial situation.

There are several ways **we** may be able to help, including moving **your** payment dates.

Don't wait until **you** miss a payment as **we** can help **you** in advance. **We** ask that **you** don't cancel **your** payments or direct debits as this can result in **your policy** being cancelled and **we** don't want **you** to be left uninsured, please get in touch with **us** as soon as **you** can.

If **you're** paying annually, please review **your** cover and check that it meets **your** requirements, and again, please contact **us** to discuss how **we** can help **you**.

Additional financial help is available externally from Money Helper which is a free service provided by the Money and Pensions Service: www.moneyhelper.org.uk/debt-advice-locator.

Upgrading and downgrading policies

We do not allow changes in cover level in the policy year, should **you** decide to change the level of cover this can only be done at renewal. Whenever **you** do this **you** must be aware that if **you** change to a **policy** with more or better benefit limits those benefit limits will not apply if a **condition** is present before **you** make the change. If that is the case the benefit limits that **you** had when the **condition** happened will apply.

If **you** transfer **your pet** to a **policy** with lower benefit limits, the higher benefit limit will no longer apply to any claims/**condition** **you** are currently making. Should **you** choose to decrease **your** cover level all existing **conditions** will be subject to the new lower policy terms. If **you** move to a **policy** with lower benefit limits those new limits will apply straight away and to any claim **you** are currently making.

Claims

You must contact the Claims Line by phone if **you** want to make a claim on 0333 999 0933.

Lines are open Monday to Friday between 8am and 6pm and on Saturday between 9am and 2pm.

Following the occurrence of any **injury, illness, injury**, death or disease or the discovery of any loss, theft, straying, damage or destruction which may lead to a claim under this **policy** the incident must be reported to **us** as soon as possible.

A claim notification must also be completed as soon as **you** know if **your pet** is ill or **injured**. The claim notification must be made within 60 days or as soon as possible thereafter following any **injury, illness**, death, disease or the discovery of any loss which may lead to a claim under this policy.

You or **your** legal representatives must supply at **your** own expense all information, evidence, details of any other insurance **policy** involved (such as household insurance) and **veterinary** certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We may request and will pay for a postmortem examination of **your pet**.

We may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

Claim form completion

We cannot guarantee payment of a claim over the telephone. If **you** want to make a claim **you** must complete **your** sections of the claim form and for **veterinary** fees, arrange for **your vet** to fill in their part and return to **us** within 60 days of the **pet** receiving the **treatment** or as soon as possible thereafter. **You** will be responsible for any costs charged for the completion of the form. If all or part of **your** claim cannot be paid **we** will tell **you** in writing.

We will also require fully itemised invoices and, when requested, clinical history for **your pet**.

All claims documentation must be in English and any translation costs must be paid by **you**.

Signs of injury or illness

You must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows **clinical signs** of an **injury** or **illness**. If **we** can see evidence in **your pet**'s clinical history that there has been any delay in arranging **veterinary treatment** **we** will refer the case to an independent **vet**. If it can be established that the delay in arranging **treatment** has or is likely to result in additional costs or expenses being **you** had to pay **we** reserve the right to either refuse to admit the claim or make a deduction from any settlement to reflect these increased costs or expenses.

Policyholders who are veterinary surgeons or staff

If **you** are a **veterinary** surgeon **you** may treat **your** own **pet** but another **vet** must countersign the claim form confirming the **treatment** has gone ahead. The same applies if **you** are a **vet** nurse, **you** cannot complete **your** own claim form.

Subrogation (transferring of rights)

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. **We** employ sophisticated fraud detection and prevention techniques to ensure **we** only pay out on genuine claims. By doing this **we** are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or,
- b) make a statement in support of a claim knowing the statement to be false in any respect; or,
- c) submit a document in support of a claim knowing the document to be forged or false in any respect; or,
- d) make a claim in respect of any loss or damage caused by **you** on purpose or **you** knew it was caused on purpose.

Then:

- a) **we** shall not pay the claim
- b) **we** shall not pay any other claim which has been or will be made under the policy
- c) **we** will immediately cancel this and all other policies **you** have with **us**.
- d) **we** may ask **you** to return the amount of any claim already paid under the policy
- e) **we** will not give back any premium
- f) **we** may inform the Police and other organisations of the circumstances.

Preventing fraud

We and/or **our** agents, along with other insurers pass information to fraud prevention and credit reference agencies. **We** may pass **your** details to the Claims and Underwriting Exchange Register run by the Insurance Database Services Ltd and Insurance Hunter, a central insurance anti-fraud system and other databases, to which other insurers may have access.

Payments in error

If a claim is paid in error **you** agree to return any monies paid to **you** back to **us**.

Dual insurance

You must tell **us** if **you** have another insurance **policy** which covers **your pet** for anything this **policy** covers. If there is any other insurance under which **you** are entitled to make a claim **you** must report the **incident** to that insurance company and tell **us** their name and address and **your policy** and claim number with them. **We** will not make any payment for any **incident** covered by any other insurance **policy**.

What we will not cover

We will not pay for claims where any **injury** or **illness** is due to:

Age of your pet

Your pet being under 8 weeks of age.

Pre-existing conditions (illness)

An **illness** that first showed **clinical signs** before or during the first 14 days of **your pet's** cover starting, or;

- an **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **illness** or that first showed **clinical signs** before or during the first 14 days of **your pet's** cover starting, or;
- an **illness** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **illness** that first showed **clinical signs** before or during the first 14 days of **your pet's** cover starting, no matter where the **illness, injury** or **clinical signs** are noticed or happen in, or on **your pet's** body.

Pre-existing conditions (Injury)

An **injury** that first showed **clinical signs** before or during the first 48 hours of **your pet's** cover starting, or;

- an **injury** that is the same as, or has the same diagnosis or **clinical signs** as an **injury** that first showed **clinical signs** before or during the first 48 hours of **your pet's** cover starting, or;
- an **injury** that is caused by, relates to or results from a **clinical sign** that was first noticed, or an **Injury** that first showed **clinical signs** before or during the first 48 hours of **your pet's** cover starting, no matter where the **injury** or **clinical signs** are noticed or happen in, or on **your pet's** body.

War risks and civil commotion

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, **terrorism**, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Notifiable diseases

Any **notifiable disease** as named in the Animal Health Act 1981 or an Order made under that Act, such as rabies - <https://www.gov.uk/government/collections/notifiable-diseases-in-animals>

Breeding or other uses

Your pet being used for **guarding**, track racing, coursing or used in connection with any business, trade, profession or occupation. **Your pet** being used for **commercial breeding**. In the event that a third or more litter occurs during a **period of insurance** we will not invite renewal of cover but will continue to maintain cover previously agreed until the end of that **period of insurance**.

Security work

Your pet being used for commercial security work or if **you** or anyone living with **you** hold a Security Industry Authority (SIA) license of any description or is undertaking the designated activity that the SIA license allows.

Excluded breeds

Your pet being an African Crested Dog, Akita, American Bandogge, American Bandogge / Bandogge Mastiff, American Bulldog, American Indian Dog, American Mancon, American Pit Bull Terrier, American Staffordshire Bull Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bull Mastiff, Bulldog (American), Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Chinese Shar Pei, Chow Chow, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, English Bulldog, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit Dog, Perro De Presa Canario - Wto, Perro De Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pointer, Portuguese Podengo, Presa Canario, Racing Greyhound, Rottweiler, Saarloos Wolfhound, Sarloos Wolfhound, Segugios Italiano, Shar Pei, Staffordshire Bull Terrier, Tamaskan, Thai Ridgeback, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, or a pet Crossed with these, or any animal registered under the Dangerous Dogs Act 1991, and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.

Health or importation regulations

You breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those relating to animal health or importation.

Restrictions

The Department for Environment, Food and Rural Affairs (DEFRA) or the Department of Agriculture, Food and Rural Development in the Republic of Ireland putting any restrictions on **your pet**.

Illness contracted overseas

Any **illness** that **your pet** contracted while outside the **United Kingdom** that it would not normally have contracted in the **United Kingdom**.

Legal expenses, fines and penalties

Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament made in the **United Kingdom**.

Non-payment of premiums

If **you** do not keep **your** premiums paid and up to date, **we** will not pay any claims and **your** policy will be cancelled.

Claims after the expiry or cancellation of the policy

Any loss or costs relating to **your pet** after **your pet** Insurance has either been cancelled or expired.

Deliberate acts

Any loss damage or liability resulting from a deliberate act by **you** or any person looking after **your pet** with **your** permission or knowledge.

Travel

Your non-compliance with any part of the relevant requirements, laws and/or legislation, whether imposed by the **United Kingdom** Government, a carrier or **your** country of travel.

Trips

Trips of 30 days or more under **Accident** only, Value, Vital Lifetime, Standard cover and Classic Lifetime and more than 365 days under Superior cover.

Customs regulations

Any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless specifically covered by this **policy**.

Pet travel costs

Any costs **you** had to pay in order to comply with the relevant requirements, laws and/or legislation when travelling with **your pet**.

Repatriation

Repatriation of **your pet** following its death outside the **United Kingdom**.

Exchange rates

If **your pet** has **treatment** when abroad and **you** pay the **vet** bill, then **we** will not be responsible for any money **you** lose because the exchange rate changes.

Health or importation regulations

You breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those relating to animal health or importation.

Confiscation or destruction

The taking of **your pet** or it being put to sleep by Government or Public Authorities, or under the Animals Act 1971 **United Kingdom** and the Control of Dogs Act 1986 and Control of Dogs (amendment) Act 1992 Republic of Ireland because it was worrying **livestock**.

Claims caused by worrying livestock

Any loss or costs relating to **your pet** caused by worrying **livestock** including but not limited to, Cattle, Sheep, Pigs and Horses.

Claims after the expiry or cancellation of the Policy

Any loss or costs relating to **your pet** after **your pet** insurance policy has ended.

Section 1 - Veterinary fees (treatment to your pet)

What is Covered

Accident Only cover (Maximum Benefit)

We will pay for all normal charges made for the **treatment your pet** receives in the **period of insurance**, for an **injury**, carried out by a **vet**. Cover is provided up to the **policy** limit per **condition** without time limit subject to the **policy** remaining in force, being continuously renewed at each anniversary and premiums received on the due date.

This policy provide an amount for each **injury** and that is the maximum **we** will pay for a condition. The amount available for each **injury** is reduced after each claim and does not revert to the maximum cover level when **you** renew each year.

Value and Standard cover (12 Month)

We will pay for all normal charges made for the **treatment your pet** receives in the **period of insurance**, for an **injury** or **illness**, carried out by a **vet**.

For Value and Standard policies **vet** fee cover is provided up to the policy limit per **condition** for up to 12 months from the first **clinical signs** of an **injury** or **illness** subject to the policy remaining in force, being continuously renewed at each anniversary and premiums received on the due date.

These policies provide an amount for each **illness** or **injury** and that is the maximum **we** will pay for a condition for the 12 month period the amount available for each condition is reduced after each claim and does not revert to the maximum cover level when **you** renew each year.

Vital, Classic and Superior cover (Lifetime)

We will pay for all normal charges made for the **treatment your pet** receives in the **period of insurance**, for an **injury** or **illness**, carried out by a **vet**.

For Vital, Classic and Superior policies **vet** fee cover is provided per **period of insurance** for **treatment** of all **injuries** and **illnesses**. Continuous **treatment** is subject to the policy remaining in force, being continuously renewed at each anniversary and premiums received on the due date. In that event **we** will reinstate the cover at renewal and ongoing **conditions** will continue to be covered up to the insured limit for the subsequent **period of insurance**.

All cover levels

Policy limits are dependent on the cover level selected as specified on **your policy schedule**. For any **treatment** outside normal surgery hours that a **vet** considers cannot wait until normal surgery hours. The maximum amount **we** will pay for the **veterinary** fixed out of hours charge is £100.

Section B

The following policy benefits have restricted monetary limits within the overall **vet** fee monetary limit. Amounts payable are shown on **your policy schedule**, cover levels are defined on the Table of Benefits on page 3.

Dental treatment is only covered in respect of accidental causes; there is no cover for **dental treatment** for **illness** or disease.

Fees for **alternative medicine** or **complementary medicine** which the **vet** recommends and as agreed by **us**. For Accident Only, Value, Vital and Standard policies this will include up to 5 session of Hydrotherapy. For Classic and Superior this is up to 10 sessions of Hydrotherapy.

*Example of how to calculate the amount **you** will have to pay in the event of a claim.*

A valid claim arises for **Veterinary** fees totaling £400:

Amount Claimed		£400
Less Fixed Excess	£85	£315
Less Variable Excess	10% =£31.50	£283.50
Total Excess paid by you	£116.50	
Total paid by us		£283.50

Where **treatment** for different **injuries** or **illnesses** are carried out at the same time and the

cost of **treatment** cannot be identified, the cost of **treatment** will be split equally between each **injury** or **illness**. The fixed **excess** and depending upon the age and breed of **your pet**, a **variable excess** is applied to each **condition**.

What is not covered

- The **fixed excess** shown on the **policy schedule** payable once per **Injury** or **Illness** per **period of Insurance**. Each separate **injury** or **illness** will require a separate **fixed excess**.
- The **variable excess** shown on the **policy schedule**.
- If **treatment** is received at the same time for a number of **injuries** or **illnesses**, including **treatment** carried out under one anaesthetic. A **fixed excess** will apply and depending upon the age and breed of **your pet**, a **variable excess** will also apply to the **treatment** received for each **injury** or **illness**.
- The cost of any **treatment** undertaken 12 months after the first clinical signs of an **illness** or **injury** under Value and Standard policies.
- For **Accident Only**, Value and Standard cover any cost of **treatment** that exceeds the **vet fees cover limit** shown on **your policy schedule** per **condition**.
- For Vital, Classic and Superior cover any **treatment** that exceeds the **vet fee cover limit** shown in the **policy schedule** in any **period of insurance**.
- For **Accident** only cover any **treatment** caused by **illness**.
- The cost of any **treatment** received by **your pet** after the policy has ended.
- The cost of any **treatment** for:
 - an **illness** that first showed **clinical signs** before or during the first the first 14 days of **your pet's** cover started; or,
 - an **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **illness** or **clinical sign your pet** had before or during the first the first 14 days of **your pet's** cover starting;
 - an **illness** that is caused by, relates to or results from an **illness** or **clinical sign your pet** had before or during the first the first 14 days of **your pet's** cover starting, no matter where the **illness** or **clinical signs** are noticed or happen in,

or on **your pet's** body.

- The cost of any **treatment** for:
 - an **injury** that happened before or during the first the first 48 hours of **your pet's** cover started; or,
 - an **injury** that is the same as, or has the same diagnosis or **clinical signs** as an **injury**, or **clinical sign your pet** had before or during the first the first 48 hours of **your pet's** cover starting;
 - an **injury** that is caused by, relates to or results from an **injury**, or **clinical sign your pet** had before or during the first the first 48 hours of **your pet's** cover starting, no matter where the **injury, illness** or **clinical signs** are noticed or happen in, or on **your pet's** body.
- Any claim for **veterinary treatment** outside the **United Kingdom** unless resulting from permitted **trips** not lasting more than 30 days for Accident only, Value, Vital, Standard cover or Classic or 365 days under Superior cover.
- Costs resulting from treatment **your vet** recommends to prevent an **injury** or **illness**.
- Any costs relating to the hospitalisation of **your pet** unless **your vet** confirms that to discharge **your pet** from the care of the **vet** will seriously endanger its health irrespective of **your** personal circumstances.
- Preventative and elective **treatments** including but not limited to, elective routine examinations, vaccinations, grooming, whelping, kitting and of the cost of any **treatment** that is caused by, relates to or results from any of these.
- Any **treatment** relating to behavioral disorders.
- **We** exclude all costs for elective spay or castration, and in situations where the spay or castrate are in order to prevent future medical or behavioural issues of any sort. Cover will be provided when **your pet** is suffering an immediate and critical medical condition and the spay or castrate is essential and necessary for the treatment of that condition.
- Any claim or **treatment** for cryptorchidism (retained testicle(s)).
- The cost of **dental treatment** unless the **treatment** relates to an **injury**.
- Any pre-existing **dental conditions**, those having the same **clinical signs** or diagnosis as a **dental** problem previously treated or noted by **your vet**.

- Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed **treatment**.
- Sex hormonal problems unless directly resulting from a valid claim.
- Costs resulting from vaccinations, micro chipping, spaying, castration, mating, pregnancy, giving birth or any secondary or related issues from these actions.
- **Complementary treatments** that are not carried out under the direction of a **vet** and previously authorised by **us**.
- Cost of house calls unless the **vet** confirms that moving **your pet** would endanger its life.
- The cost of any **treatment** outside normal surgery hours except for **treatment** that a **vet** considers cannot wait until normal surgery hours (necessary treatment) because it would seriously endanger **your pet's** health. The **vet** that treated **your pet** must also confirm this in writing when, **your veterinary** claim is submitted.
- For necessary **treatment** outside of normal surgery any fixed out of hours veterinary charge greater than £100.
- Costs that result from an **illness** or **injury** specifically excluded in the **policy schedule**.
- The cost of treating any **injury** or **illness** deliberately caused by **you**, anyone living with **you** or anyone else looking after **your pet**.
- The cost of surgical items that can be used more than once.
- The cost of any form of housing, including cages, whether hired or purchased.
- The cost of bathing, grooming or de-matting **your pet** unless a **vet** confirms only a **vet** or a member of a **veterinary** practice can carry out these activities.
- The cost of a post mortem examination on **your pet** unless **we** require this and agree to pay.
- The cost of transplant surgery or artificial limbs, including pre and post-operative care.
- Ovariohysterectomy to prevent mammary tumors, or the reoccurrence of false pregnancies.
- Removal of dew claws unless they are damaged or infected at the time the **treatment** is carried out.

- The cost of any **treatment** or issues arising from **treatment** that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including cosmetic dentistry or surgery.
- Any claim caused by a **notifiable disease**, e.g. rabies.
- Any claim for an **illness** that could have been prevented by vaccinating **your pet**.
- Any claim for any form of special diet, housing, or bedding needed for the **treatment** or general wellbeing of **your pet**.
- Any cost of **your** pet's daily feeding requirements, any claim for normal, special or medicated diet unless **your** vet has specifically prescribed a medicated diet food to dissolve urine crystals for a maximum of six months.
- Any charges in **excess** of £100 in respect of euthanasia even in the case of humane destruction to stop the suffering of **your pet**.
- Any charges for euthanasia in the event that this was caused by a **pre-existing condition**, or a **condition** not covered by the insurance.
- Any expenses to travel to or from **your pet's** usual **veterinary** practice or to, from or in between any practice or branch practice of a group of **veterinary** practices **your** usual **veterinary** practice belongs to.
- Any ancillary administration fees including but not limited to dispensing fees, prescription fees, claims form completion, administration referral fees to specialist vets or referral **vets** and x-ray referral fees.
- Every claim will be reviewed by an internal Pet Claims Assessor and compared to charges for the same or similar **treatment** within the same area to ensure that the **treatment** and **veterinary** fees are reasonable, necessary, essential and not excessive **we** will only pay up to a maximum of 100% mark up on the manufacturer's or wholesaler's price of **veterinary** medicines based on **our** catalogue of prices. This will include any dispensing fees.
- Anything mentioned in "What we will not cover" on page 28.

Special conditions relating to claims

- Before **your pet** is treated please check that **your vet** is willing to complete the claim form and supply **us** with the supporting invoices. **We** will not pay for the **vet** to do this.

- The claim form and invoices must be returned to **us** within 60 days of the **pet** receiving the **treatment** or as soon as possible thereafter. Please make sure that the form is signed by both **you** and **your vet** and that it is indicated to whom **we** should make the payment.
- If **you** have asked **us** to pay **your vet** **we** will send payment directly to the practice and if there is any amount other than the **fixed excess** and **variable excess** that **we** cannot pay because the costs are not covered **we** will tell **you** in writing. **You** must settle with **your vet** any amount not covered by the policy.
- If **your** claim involves **complementary treatment** the claim form and invoices must be countersigned by **your vet**.
- If **you** are submitting a claim for an ongoing **condition** **your vet** must still complete a claim form and supply **us** with the supporting invoices on each occasion that **treatment** is provided.
- If **your pet** is referred to a specialist please make sure **your own vet**, that normally treats **your pet** has completed a separate claim form for the initial costs. **We** will not be able to assess the claim from the referral practice until **we** have processed the initial **treatment** from **your own vet**.

Section 2 – Third Party Liability (Claims against you or your dog) (UK and EU member states only)

This section does not apply for cats.

What is covered

All Cover levels

The cover will only apply to incidents within:

- a) The **United Kingdom**, or:
- b) Whilst temporarily in a member state of The European Union, Northern Ireland, Andorra, Faroe Islands, Gibraltar, Greenland, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City State,

provided that **your** dog complies with all the relevant legislation relating to movement across international borders, but only for the maximum stay shown in **your policy schedule**.

Guidance on taking your pet abroad can be found on the gov.uk website:

<https://www.gov.uk/taking-your-pet-abroad/travelling-to-an-eu-country-or-northern-ireland?>

We will pay up to £1,000,000 for damages and costs ordered to be paid by any court in the countries listed under a) and b) above. **We** will make this payment if **your pet** (dogs only) is found to be to blame for any injury or damage that happened during the **period of insurance**, to the following:

1. Bodily injury or death to any person who is not in **your** employment or who is not a member of **your** family or living with **you**, or;
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, anyone in **your** employment or any member of **your** family or anyone living with **you**.

The most **we** will pay under this section of the **policy** for all incidents occurring within the **period of insurance** will be the amount detailed in **your policy schedule**.

If someone else is looking after your dog when the injury or damage happens, we will still pay as long as:

- **You** asked them to look after **your** dog.
- **You** did not agree to pay them (or their family) or offered any thank you payment to look after **your** dog.
- The injury or damage was not to them or their property.

What is not covered

- **We** may not pay the claim or any claim for additional costs caused by **your** delays if **you** do not pay the £250 excess when asked by **us**.
- Claims where **your pet** has not been found to be to blame by a court of law.
- Claims for **incidents** that happened outside of those countries covered under “What is covered” item 2 above including the United States of America and Canada.
- Claims for **incidents** that happen outside of the **period of insurance**.

- Any payment if the injured person is part of **your** family, lives in **your** home, works for **you**, or is looking after **your pet** or is paid to look after **your pet**.
- Any payment if the damaged property belongs to **you** or a person who is part of **your** family, lives in **your** home, works for **you**, is looking after **your pet** or is paid to look after **your pet**.
- Any payment if **you** or someone listed above is looking after the property or holding it in trust or any liability when **your pet** is under the control or custody of a professional dog sitter, walker, groomer, or other similar professional caring for **your** dog where payment is made.
- Any claim resulting from a period when **your pet** was left **unattended**.
- Cover is not in force at any place where **you** or members of **your** family are subject to a contract of employment, carry out self-employed or voluntary work.
- Cover is not provided at any event of confirmation show, agility event, working trial or Schutzhund competition.
- Cover is not provided at any organised or recreational shooting or sporting event.
- Any liability arising from an agreement, which imposes a liability on **you**, which **you** would not be under in the absence of such an agreement.
- Any claim for injury or damage to property which **you** or a family member could have stopped but deliberately chose not to.
- Any claim resulting from **your pet** passing on any disease or virus.
- Any claim where **you** have not followed advice given to **you** by previous owners of **your** dog or by any rehoming organisation about **your** dog's behavioural traits.
- Any claim whilst **your pet** is being transported in a motorised vehicle.
- Fines, penalties, or **your** breach of quarantine restrictions or import or export regulations.
- Any damages, costs or expenses if **you** are insured under any other liability **policy** which covers any liability relating to **your pet** (including **your** household insurance) unless that cover has been used up.
- Any claim costs over the **policy** limit under this section of **your policy**.
- Any amount over the amount shown on **your policy schedule** in respect of all **incidents** occurring during the **period of insurance**.

Special conditions relating to claims

No claims under this **policy** section will be paid for any pedigree dog that is not on **our** breed list when **you** purchased **your policy** (unless agreed by **us**), or a dog crossed with any pedigree breed not on **our** breed list. **We** specifically will not provide any cover if **your** dog is or has ever been crossed with an African Crested Dog, Akita, American Bandogge, American Bandogge / Bandogge Mastiff, American Bulldog, American Indian Dog, American Mancon, American Pit Bull Terrier, American Staffordshire Bull Terrier, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bull Mastiff, Bulldog (American), Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Chinese Shar Pei, Chow Chow, Cirneco Dell Etna, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Dogue de Bordeaux, English Bulldog, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascogne, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Northern Inuit Dog, Perro De Presa Canario - Wto, Perro De Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pointer, Portuguese Podengo, Pressa Canario, Racing Greyhound, Rottweiler, Saarloos Wolfhound, Sarloos Wolfhound, Segugios Italiano, Shar Pei, Staffordshire Bull Terrier, Tamaskan, Thai Ridgeback, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, or any dogs listed under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.

- **You** must contact **us** as soon as there is an **incident** that could lead to a claim.
- **You** must not admit to anyone that **your pet** was at fault, offer any payment, make a payment, or try to agree a payment.
- **You** must forward on to **us** any letters, writs, summons, or other legal documents **you** receive, immediately, and **you** must not answer them. Details as to how **you** can contact **us** can be found on page 2 of this **policy** wording or on any mail **you** have received from **us**. Please remember to quote **your** claim or **policy** number.
- **You** must tell **us** what happened or if **you** do not know, try to find out what happened following an **incident**. **You** must also give **us** a written statement as to what happened if **we** ask and go to court if required.
- **We** may pay what **we** think is a fair amount to settle any claim made against **your pet**.
- **We** will have complete control of any claim or the defence of any legal proceedings.

- **You** must not give anybody information or anything that could help them claim against **you** other than giving them **your policy** number and **our** name and address. In relation to any third party liability claims, **we** may pay up to the limit of **your** stated **policy** cover or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **policy** (except for costs and expenses of litigation recoverable or incurred with **our** consent prior to the date of such payment).

Section 3 - Death caused by Accident

What is covered

All cover levels

We will reimburse **you** the purchase price as declared on **your policy schedule**, up to the maximum amount payable shown on **your policy schedule** in the event **your pet** dies from an **injury** or is put to sleep, if certified by a **vet** as necessary to stop the suffering of **your pet**, due to **injury**.

What is not covered

- Death caused by an **illness**.
- Any claim if the death occurs in relation to a **condition** that happened before or during the first the first 48 hours of the policy starting.
- Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.
- Any monetary amount higher than the cost that **you** paid to purchase **your pet**.
- Any amount above the limit shown in the summary for the level of cover selected.
- Cremation or burial fees.
- Any claim not supported by evidence of purchase price or receipt.
- Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

You must send **us** the claim form, a death certificate from **your vet** (at **your** expense) or if not

available a statement from an independent witness confirming **your pet's** death, together with any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.

Section 4 - Death caused by illness

What is covered

Not available under accident only cover

We will reimburse **you** the purchase price as declared on **your policy schedule**, up to the cover level shown on **your policy schedule**, in the event **your pet** dies from **illness** or is put to sleep, if certified by a **vet** as necessary to stop the suffering of **your pet**, due to **illness** or disease.

Cover is only provided under this section of the policy for dogs under the age of 9 years and cats under the age of 11 years.

What is not covered

- Death caused by **injury**.
- Any claim where **your pet** dies or has to be put to sleep due to:
 - an illness that first showed clinical signs before or during the first 14 days of **your pet's** cover starting; or,
 - an illness that is the same as, or has the same diagnosis or clinical signs as an illness that first showed clinical signs before or during the first 14 days of **your pet's** cover starting; or,
 - an illness that is caused by, relates to or results from a clinical sign that was first noticed, or an illness that first showed clinical signs, before or during the first 14 days of **your pet's** cover starting, no matter where the illness or clinical signs are noticed or happen in, or on **your pet's** body.
- Any claim if **your pet** is aged 9 years or over at the time of death for a dog or 11 years

or over if a cat.

- Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.
- Any monetary amount higher than the cost that **you** paid to purchase **your pet**.
- Any amount above the limit shown in the summary for the level of cover selected.
- Cremation or burial fees.
- Any claim not supported by evidence of purchase price or receipt.

Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

You must send **us** a death certificate from **your vet** (at **your** expense) or if not available a statement from an independent witness confirming **your pet**’s death, together with any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.

Section 5 - Advertising and Reward (if your pet is lost or stolen)

What is covered

Not available on Accident only cover

If **your pet** is lost or stolen, **we** will pay **you** back what **you** spent for advertising in a local newspaper and for a suitable reward to be offered for recovery of **your pet** (previously agreed with **us**) up to the cover level shown **your policy schedule**.

What is not covered

- Any reward to a person living with **you**.
- Any reward to an immediate **family** member.
- Any reward that **we** have not agreed to before **you** advertised it.
- Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
- Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

- **You** must telephone the claims helpline immediately and secure **our** approval before incurring any expense or any offer of reward.
- In the case of a reward **you** must not pay the finder **yourself**. Please provide **us** with the details of the finder and **we** will arrange for the payment to be made directly to them.

Section 6 - Theft and Straying (if your pet is lost or stolen)

What is covered

Not available on Accident only cover

We will pay **you** the purchase price as declared on **your policy schedule**, up to the cover level shown on **your policy schedule**, in respect of permanent loss due to **your pet** being lost or stolen and after no recovery has been made after 45 days, despite advertising and a reward being offered.

What is not covered

- Any monetary amount higher than the cost that **you** paid to purchase **your pet**.
- Any amount above the limit shown in the summary for the level of cover selected.
- Any claim where **you** have not given **us** evidence of purchase price or receipt.
- Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

- If **your pet** has been stolen **you** must report this to the Police within 24 hours of becoming aware that the **pet** is missing and get from them a crime reference number.
- In the case of the loss of **your pet** **you** must make enquiries with the local authority dog warden and local rescue centres.
- Any claim notification must be made within 121 days of the date on which **your pet** is stolen or goes missing. The notification may be made at any time during this period but

we will not make any payment to **you** before or during the 90 days of the theft or straying.

- **You** must send **us** any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.
- If **your pet** is eventually found or returns **you** must notify **us** and repay the full amount that **we** have paid under this section of **your** policy.

Section 7 - Emergency boarding fees

What is covered

All Levels of Cover

We will pay **you** for boarding fees or daily minding up to the cover level shown on **your policy schedule** (in any one **period of insurance**) in the event:

- **You** or any member of **your family** living with **you** suffer any injury, illness or disease which necessitates **your** or their emergency hospitalisation as an in-patient for a period exceeding 4 consecutive days and no other member of **your family** living with **you** is able to look after **your pet**.
- **Your** main UK residence is deemed to be uninhabitable caused by circumstances beyond **your** control, including but not limited to: Flood, Fire, Hurricane and/or enforced evacuation on the order of the emergency services.

What is not covered

- Any hospitalisation that is either known or foreseeable before cover for **your pet** started.
- Any costs resulting from treatment that is not related to an injury, illness or disease.
- Any costs resulting from **you** going into a hospital for the treatment for alcohol or solvent abuse, drug abuse, drug addiction, attempted suicide or self-inflicted injury or illness.
- Any additional period of hospitalisation relating to treatment or services provided by a

convalescent or nursing home or any rehabilitation centre.

- Any period of hospitalisation of **you** or any member of **your family** permanently living with **you** caused by pregnancy.
- Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

- **You** must send **us** written confirmation from the appropriate boarding home or from the person responsible for looking after **your pet** showing the dates and daily cost of boarding.
- **You** must send **us** a medical certificate or written confirmation from the treating doctor or the hospital that confirms the dates of **your** or **your family** member’s admission and subsequent discharge from hospital.

Section 8 - Holiday cancellation

What is covered

All levels of cover

We will pay **you** for any non-recoverable cancellation costs up to the cover level shown on **your policy schedule**, (in any one **period of insurance**), in the event that **your pet** is **injured** or shows the first **clinical signs** of any **illness** while **you** are away or up to 7 days before **you** leave and in **your vet’s** opinion needs immediate lifesaving surgery.

What is not covered

- The **fixed excess** shown in **your policy schedule**.
- The cost of anyone else that is on holiday with **you**.
- Non life-saving operations.
- Any costs arising from a condition that **you** first became aware of more than 7 days before the date of travel.
- Any costs or expenditure for any holiday booked less than 28 days before departure.
- Any additional cancellation charges **you** had to pay because **you** did not tell the

company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel **your** holiday.

Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

- **You** must send **us** confirmation of the **treatment** signed by **your vet**.
- **You** must send **us** cancellation invoices from **your** holiday travel agent, tour operator or other holiday sales organisation. The invoices must show the dates and total cost of **your** holiday and any expenses that **you** cannot recover.

Section 9/10 - Quarantine costs and loss of Animal Health Certificate

What is covered

Not available on Accident only cover

We will pay up to the maximum amount payable, dependent on the cover level shown on **your policy schedule** per **trip** for:

- Quarantine kennelling costs and other costs **you** had to pay in getting a new **health certificate** for **your pet**, should **your pet**'s microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
- Quarantine kennelling costs should **your pet** have to go into quarantine due to **illness** despite **your** compliance with all the required regulations.
- **We** will pay **you** up to the maximum amount payable dependent on the cover level shown on **your policy schedule** per **trip** for the cost of a replacement **health certificate** should the original become lost, stolen or destroyed during the **trip**. This includes any quarantine costs **you** had to pay as a direct result of such a loss.

What is not covered

- Any costs if the microchip was checked and found not to be working properly within the 14 days before **your** departure on any **trip**.
- Any cost arising from any **condition** of which **you** were aware before the start of any **trip**.
- Any costs resulting with **your** non-compliance with all or any relevant regulations, laws and/or legislation of **your** country of travel.
- Any loss, theft or destruction of the **health certificate** before the start of **your trip**.
- Any Claim where the loss, theft or destruction of the **Health Certificate** is not reported to the issuing **vet** within 24 hours of discovery.
- Any claim if the **health certificate** is lost or stolen while it was left **unattended**, unless the **health certificate** was secured in **your** holiday accommodation safe or the boot, covered luggage compartment or glove box of a locked vehicle.
- Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

- **You** must send **us** documentary evidence that **your pet** was micro chipped before **your** journey with a microchip of ISO standard 11784 or Annex A to ISO standard 11785.
- **You** must send **us** receipts or bills for quarantine kenneling and other costs **you** had to pay as these will help **you** substantiate **your** claim.
- **You** must report the loss or theft of **your health certificate** within 24 hours of it going missing to the **vet** who issued it, the police or if **you** are on a ship, train, plane or coach or the tour operator.

Section 11 - Emergency expenses overseas

What is covered

Not available on Accident only cover

We will pay up to the maximum amount shown on **your policy schedule**, per **trip**, in

reimbursement for emergency expenses for any of the following **you** had to pay by **you** outside the **United Kingdom** during a **trip**:

- Additional accommodation and repatriation costs and expenses of **you** and **your pet**:
 - if **your pet** needs emergency **veterinary treatment** and caused by this **you** miss **your** scheduled departure to the **United Kingdom**, provided such emergency **veterinary treatment** is covered under Section 1 – **Veterinary fees**.
 - if **your** scheduled departure to the **United Kingdom** is missed as a direct result of the loss of **your pet's health certificate**, provided that such loss is covered under Section 10 – Loss of Animal Health Certificate

Additional travel and accommodation costs and expenses up to the maximum amount shown in **your policy schedule** if **your pet** becomes lost during a **trip**, whilst **you** try to find **your pet** before **your** scheduled return date to the **United Kingdom**.

What is not covered

- Any Costs more specifically insured under any other insurance policy.
- The cost of any food or drink for **you, your pet** or any other persons on the **trip** with **you**.
- Any costs in relation to **your pet** receiving **treatment** that it is not certified by a **vet** that treated **your pet**.
- Any costs if the **trip** was made to get **veterinary treatment** carried out on **your pet** abroad.
- Anything mentioned in “What we will not cover” on page 28.

Special conditions relating to claims

Data consent

- When dealing with any claim we may have to do the following which we must ask **you** to agree to:
 - Ask **your** current or previous veterinary practice, specialist, breeder or rescue centre for details about **your pet** which relate to the claim **you** have made. If the

vet charges for this information, **you** will be responsible for the costs.

- Transfer details of **your** claim between us and **your** veterinary practice using a third party system by electronic means. **We** will only ever ask for information which is relevant to the details and circumstances of the claim and previous medical history, which is necessary for claims processing purposes.
- **You** must send **us** receipts or bills for all costs and expenses **you** have **you** had to pay as these will help **you** substantiate **your** claim.
- **You** must supply evidence of the **veterinary treatment** that **your pet** received whilst on **your trip** by supplying the clinical history, claim form, invoices and receipts for the **treatment** received.
- **You** must provide documentary evidence that the initial tick and worming **treatment** was obtained and that this was done in the time scale required by the relevant authorities.
- **You** must supply all documentation to **us** from the transport agencies and or booking agents to show **us** the delayed travel and rescheduled dates of travel and return home.
- **You** must provide evidence that the repeat tick and worming **treatment** was necessary in order to comply with the relevant requirements, laws and/or legislation of **your** country of travel.
- **You** must notify the police or relevant transport operator within 24 hours of discovery of the incident and obtain at **your** own expense a written report should **you** wish to claim following the loss or theft of **your pet**.

Section 12 – Helplines

Healthcare away from home

0333 234 0623

If **you** and **your pet** are away from home whilst in the **United Kingdom**, Northern Ireland, Isle of Man, and Channel Islands and **your pet** needs urgent **veterinary** care, the policy gives **you** access to **our** help lines so **we** can identify the nearest **vet** for **you**.

Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.

Bereavement counselling

0161 836 9498

An understanding, confidential and professional service enabling **you** to talk for as long as **you** need about the death or **illness** of **your pet**. Help and advice to address the symptoms brought about by bereavement.

Available 24 hours a day, 365 days a year.

Pet legal

01775 764191

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way.

Available 24 hours a day, 365 days a year.

Pet minders

0333 999 0933

This enables **you** to locate a registered **pet** Minder (on a National basis) for either a few minutes or indeed weeks, in order to look after **your pet** while **you** are away.

Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.

Complaints procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- a) to be sure **you** are talking to the right person; and,

b) that **you** are giving them the right information.

The resolution of complaints in relation to **your** policy is delegated to **our** service provider in the **United Kingdom** Insurance Factory Limited

When you contact them:

Please give **your** name and contact telephone number.

Please quote **your policy** and/or claim number, and the type of **policy you** hold.

Please explain clearly and concisely the reason for **your** complaint, so they can begin by establishing **your** first point of contact:

Step One – Initiating your complaint

Does **your** complaint relate to:

A: **your policy**?

B: a claim on **your policy**?

If A, **you** need to contact the Customer Service team on 0333 234 0623 and state **your** complaint.

If B, **you** need to contact the Claims team on 0333 999 0933 and state **your** complaint.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'ASDA Pet Insurance COMPLAINT'.
- Give **your** full name, post code and contact telephone number(s).
- Advise them that **you** have an ASDA Pet Insurance **policy** and quote **your policy** and/or claim number.
- Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required to the following address:

ASDA Pet Insurance
The Complaints Manager
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

They will acknowledge **your** complaint promptly, normally within five days unless exceptional circumstances apply.

The Complaints department will investigate **your** complaint impartially taking into account all relevant factors and will provide **you** with a written response to **your** complaint within eight weeks. It is expected that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further:

Step Two - The Financial Ombudsman Service

If **you** have received **your** final response and **you** are still not satisfied, or if **you** have not heard from the Complaints department within 8 weeks, **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **you** have been provided with written confirmation that all internal complaints procedures have been exhausted.

Insurance Division
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9123
Fax: 020 7964 1001

Please note that **you** have six months from the date of the final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Their promise to you:

They will acknowledge all complaints promptly.

They will investigate quickly and thoroughly.

They will keep **you** informed of progress.

They will do everything possible to resolve **your** complaint.

We will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service.

To help **us** improve **our** service, **we** may record or monitor telephone calls.

Financial Services Compensation Scheme (FSCS)

If **we** were unable to meet **our** obligations **you** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk or by calling **us**.

Full details are available at www.fscs.org.uk

Useful numbers

Customer Services	0333 234 0623
Claims	0333 999 0933
Find a vet helpline	0333 234 0623
Find a pet minder helpline	0333 999 0933
Pet legal helpline	01775 764 191
Bereavement counselling	0161 836 9498

For great cover at low prices,
call us for a quote

Car insurance

0800 181 4094

Lines are open 8am to 10pm Mon – Fri, 8am to 6pm Sat and 10am to 4pm Sun.
Calls may be recorded and monitored.

Home insurance

0800 181 4093

Lines are open 8am to 10pm Mon – Fri, 8am to 6pm Sat and 10am to 4pm Sun.
Calls may be recorded and monitored.

Van insurance

0800 181 4095

Lines are open 8am to 10pm Mon – Fri, 8am to 6pm Sat and 10am to 4pm Sun.
Calls may be recorded and monitored.

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†Calls may be recorded and monitored. Maximum call charge from a BT landline is 4p per minute. Calls from other networks may vary. Please check with **your** network operator.