



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.

Contents

Policy summary	4
Table of benefits	6
Introduction	9
Definitions	10
General conditions applicable to the whole policy	13
Claims conditions	17
General exclusions applicable to all sections of the policy	19
Veterinary fees	21
Third party liability (dogs only)	27
Death caused by accident	29
Death caused by illness	30
Advertising and reward	31
Theft and straying	32
Boarding fees	33
Holiday cancellation	34
Quarantine costs and loss of Animal Health Certificate	35
Emergency expenses overseas	36
Helplines	38
Complaints procedure	39
Useful numbers	41



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

This insurance is underwritten by West Bay Insurance PLC, registered in Gibraltar No 84085. Registered Office: 846-848, Europort, Gibraltar. Regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting Insurance business in the UK (Financial Services Register Number 211787).

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 13 and receive an annual dental check up with a vet, failure to comply may jeopardise 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 prior to 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 reached (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 prior to 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 you keep your policy renewed, the premiums paid up to date and the insurer invites renewal there is no limit on how long you can claim for each illness or injury.

Cover Levels	Accident Only	Value	Vital Lifetime	Standard	Classic Lifetime	Superior	Excess Value
	Up to:	Up to:	Up to:	Up to:	Up to:	Up to:	

Vet Fees Limited to these amounts in the following circumstances	£2,500	£1,500	£2,000	£3,500	£4,000	£7,500	Please refer to your policy schedule
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	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	-
3rd party liability (dogs only)	£1M	£1M	£1M	£1M	£1M	£1M	£100 or £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	1month	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	-
Bereavement	Yes	Yes	Yes	Yes	Yes	Yes	-
Pet legal	Yes	Yes	Yes	Yes	Yes	Yes	-
Pet minders	Yes	Yes	Yes	Yes	Yes	Yes	-
Veterinary help	Yes	Yes	Yes	Yes	Yes	Yes	-
Vet paid direct	Yes	Yes	Yes	Yes	Yes	Yes	-

*£100 Fixed excess applies to Incidents that occur within the UK. £250 Fixed excess applies to Incidents that occur outside the UK but within the EU.

**Your pet will be covered up to the policy limit for each year they need treatment so long as you keep your policy renewed, premiums paid up to date and the insurer invites renewal, 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

General exclusions applicable to all sections of the policy

- Any pet less than 8 weeks of age.
- Your Dog being an American Pit Bull Terrier, Pit Bull Terrier, Irish Staffordshire Bull Terrier, Pit Bull, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Czechoslovakian Wolf Dog, Sarlooswolfhound, Wolf or Wolf hybrid, or a dog 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, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.
- Any pet which has aggressive tendencies or has been trained to attack.
- Any claim within the first 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 within the first 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 within the first 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 within the first 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 prior to travelling.

Loss of Animal Health Certificate (not Accident Only)

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

Quarantine costs (not accident only)

- Any cost if the microchip was checked and found not to be functioning properly within the 14 days prior to 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 incurred 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
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL
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 pages 38 and 39 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, bodily 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 applicable 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 prior to 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
- 24 Hour Veterinary Helpline 0800 0121041

Definitions

These definitions 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 external event which happens during the **period of insurance** which results in physical **bodily 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.

Bodily injury

An identifiable physical **injury** caused by sudden, unexpected and visible means including **injury** as a result of unavoidable exposure to the elements.

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**. 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**.

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

Any **clinical sign** of **injury** or **illness** in **your pet**.

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** are required to pay as part of certain claims made under the policy as shown in **your policy schedule**.

Guarding

This policy excludes all pets used for commercial security work or those which have been trained to attack. All cover is excluded if **you** hold a Security Industry Authority (SIA) license of any description whilst 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**, or any which may be resulting from gradual or biological cause.

Injury/Injuries

Clinical signs or symptoms of changes in normal healthy state resulting from one individual **accident**, including directly or indirectly related problems, no matter where these are noticed or occur in or on **your pet**.

Notifiable disease

A **notifiable disease** is any disease that is required by law to be reported to government authorities.

Recurring Illness / Recurring Illnesses

Recurring illnesses shall be considered as one loss. Such illnesses being defined as:

- Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which your pet has an on-going predisposition or susceptibility related in any way to the original claim; or
- Illnesses, which are incurable and likely to continue for the remainder of your pet's life.

Recurring Injury / Recurring Injuries

Recurring injuries shall be considered as one loss. Such injuries being defined as:

- Clinical manifestations resulting in the same diagnosis (regardless of the number of injuries or areas of the body affected) to which your pet has an on-going predisposition or susceptibility related in any way to the original claim, or:
- Injuries which are incurable and likely to continue for the remainder of your pet's life, or:
- Multiple injuries being caused by or resulting from one accident will be treated as one loss.

Period of insurance

The time for which **we** provide cover as set out in the **policy schedule** and for which **we** have accepted **your** premium.

Pet/Pet's

The Cat or Dog owned by **you** which is named in **your policy schedule**.

Policy schedule

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

Pre-existing condition/Pre-existing conditions

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** prior to 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/treatments

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/Trips

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 and West Bay Insurance Plc, registered in Gibraltar No. 84085. Registered Office: 846-848, Europort, Gibraltar is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting

insurance business in the UK (Financial Services Register Number 211787). **You** can check this by visiting the Financial Services Register at www.fca.org.uk or contact either the Financial Conduct Authority on 0800 111 6768 or the Prudential Regulation Authority on 020 7601 4444.

You/your

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

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.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **your policy**.

If **you** do not comply **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

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

In entering into this contract **you** are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of **your** knowledge.

This includes anything that appears within **your policy schedule** as well as any information relating to **your pet's** medical history. **Your** failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in **your policy** being cancelled or **your** claim being rejected or not fully paid.

If **you** are in any doubt about **your** duty to take reasonable care not to make a misrepresentation 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 as a result of not vaccinating **your pet** will be excluded.

Pre-existing conditions

You are aware upon purchase of this policy that **pre-existing conditions** are not covered under the policy.

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.

Mid Term policy changes

You must contact **us** as soon as **you** are aware of any changes that need to be made to the **policy**, such as **your** postal address, phone number or email address. In the event of a change in **your pet** details or **your** details **we** will amend the premium for the rest of the **period of insurance**.

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.

Claims Processing

As part of **your policy**, **you** agree to and accept the following conditions in order for

the policy administrator (**Insurance Factory Limited**) to process any claims you submit:

1. **Insurance Factory Limited** will request relevant information or records from **you** current or previous veterinary practice, specialist, breeder or rescue centre at any time in order **for Insurance Factory limited** to be able to fully assess **your claim**.
2. **Your** veterinary practice, or any veterinary practice treating **your pet**, can openly discuss and receive information about **your** claims with **your** policy administrator (**Insurance Factory Limited**) where appropriate. This also includes the transfer of **your** claim via an electronic service using third party application.
3. **Insurance Factory Limited** 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.

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 below during the statutory cancellation period. Any premium already paid will be refunded 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 occurred.

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

ASDA Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth

V2.1 March 2022

PO2 8QL

Tel: 0333 234 0623

If **you** incur eligible claims there will be no refund of premium, unless it is a claim for death. 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 incurred 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 grounds to do so, for example:-

- Non-payment of the premium due; or
- **You** have deliberately or recklessly misrepresented the information provided in connection with this insurance; or
- **You** have failed to supply requested documentation (for example **veterinary** evidence or certificates).

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**. **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 and 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 and an administration charge 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.

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, If **you** transfer **your pet** to a plan with additional or higher Benefit Limits, the additional or higher Benefit Limits will not apply if the Condition signs or symptoms started before the transfer date. If **you** transfer **your pet** to a plan with lower Benefit Limits, the higher Benefit Limit will no longer apply to any claims **you** are currently making. In cases where the cover is increased any **illness** or **injury** in existence prior to the change in cover level will be covered under the terms applicable when the condition first started. Should **you** choose to decrease **your** cover level all existing conditions will be subject to the new lower policy terms.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the **policy**, refuse to deal with **your** claim or reduce the amount of any claim payment.

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, bodily 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, bodily injury**, 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.

You must also tell **us** if **you** are aware of any writ, summons, and letter of claim or other documents as soon as **you** receive it. Every communication relating to a claim must be sent to **us** immediately.

You or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.

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 incurred **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 your wilful act or with your connivance.

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** shall be entitled to recover from **you** the amount of any claim already paid under the policy
- e) **we** shall not make any return of 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 inform **us** if **you** have another insurance **policy** in force for the same **pet** covering the same **injury, illness**, bodily injury, death, damage, destruction, expense or liability. If this is the case, **we** will not make any payment for any claim that results from an **incident** covered by any other insurance. 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.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

Age of your pet

Your pet being under 8 weeks of age.

Pre-existing conditions (illness)

An **illness** that first showed **clinical signs** prior to or within 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** prior to or within 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** prior to or within 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** prior to or within 2 days 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** prior to or within 2 days 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** prior to or within 2 days 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.

Breeding or other uses

Your **pet** being used for **commercial breeding** purposes, **guarding**, track racing, coursing or used in connection with any business, trade, profession or occupation.

Excluded breeds

Your dog being an American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Pit Bull, Pit bull Terrier, Irish Staffordshire Bull Terrier, Sarlooswolfhound, Czechoslovakian Wolf Dog, Wolf or Wolf hybrid, or a dog 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 incurred 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

Any loss due to variations in exchange rates of any and every description.

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 confiscation or destruction of **your pet** 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 as a result of worrying livestock

Any loss or costs relating to **your pet** as a result of 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 either been cancelled or expired.

Section 1 Veterinary fees

What is Covered	What is not covered
<p><u>Accident Only cover (Maximum Benefit)</u></p> <p>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.</p> <p>This policies 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.</p> <p><u>Value and Standard cover (12 Month)</u></p> <p>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.</p> <p>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.</p> <p>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.</p> <p><u>Vital, Classic and Superior cover (Lifetime)</u></p> <p>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.</p> <p>For Vital, Classic and Superior policies vet fee cover is provided per period of insurance for treatment of all injuries and illnesses. Continuous</p>	<ol style="list-style-type: none"> 1. 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. 2. The variable excess shown on the policy schedule. 3. 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. 4. The cost of any treatment undertaken 12 months after the first clinical signs of an illness or injury under Value and Standard policies. 5. 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. 6. 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. 7. For Accident only cover any treatment as a result of illness. 8. The cost of any treatment received by your pet after the policy has cancelled/expired. 9. The cost of any treatment for: <ul style="list-style-type: none"> • an illness that first showed clinical signs prior to or within 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 prior to or within 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 prior to or within 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. 10. The cost of any treatment for:

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 6.

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 pre-approved by **us**. For Accident Only, Value, Vital and Standard policies this will include up to 5 sessions 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

- an **injury** that happened prior to or within the first 2 days 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 prior to or within the first 2 days 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 prior to or within the first 2 days 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.
11. 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.
 12. Costs resulting from treatment **your vet** recommends to prevent an **injury** or **illness**.
 13. 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.
 14. 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.
 15. Any **treatment** relating to behavioral disorders.
 16. **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 complications 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.
 17. Any claim or **treatment** for cryptorchidism (retained testicle(s)).
 18. The cost of **dental treatment** unless the **treatment** relates to an **injury**.
 19. Any pre-existing **dental conditions**, those having the same **clinical signs** or diagnosis as a **dental** problem previously treated or noted

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**.

by **your vet**.

20. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed **treatment**.
21. Sex hormonal problems unless directly resulting from a valid claim.
22. Costs resulting from vaccinations, micro chipping, spaying, castration, mating, pregnancy, giving birth or any secondary or related complications from these actions.
23. **Complementary treatments** that are not carried out under the direction of a **vet** and previously authorised by **us**.
24. Cost of house calls unless the **vet** confirms that moving **your pet** would endanger its life.
25. 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.
26. For necessary **treatment** outside of normal surgery any fixed out of hours veterinary charge greater than £100.
27. Costs that result from an **illness** or **injury** specifically excluded in the **policy schedule**.
28. The cost of treating any **injury** or **illness** deliberately caused by **you**, anyone living with **you** or anyone else looking after **your pet**.
29. The cost of surgical items that can be used more than once.
30. The cost of any form of housing, including cages, whether hired or purchased.
31. 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, regardless of **your** personal circumstances.
32. The cost of a post mortem examination on **your pet** unless **we** require this and agree to pay.
33. The cost of transplant surgery or artificial limbs, including pre and post-operative care.

34. Ovariohysterectomy to prevent mammary tumors, or the reoccurrence of false pregnancies.
35. Removal of dew claws unless they are damaged or infected at the time the **treatment** is carried out.
36. The cost of any **treatment** or complications 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.
37. Any claim as a result of a '**notifiable**' disease, e.g. rabies.
38. Any claim for an **illness** that could have been prevented by vaccinating **your pet**.
39. Any claim for any form of special diet, housing, or bedding needed for the **treatment** or general wellbeing of **your pet**.
40. 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.
41. Any charges in **excess** of £100 in respect of euthanasia even in the case of humane destruction to alleviate incurable and inhumane suffering.
42. Any charges for euthanasia in the event that this was caused by a **pre-existing condition** or a **condition** not covered by the insurance.
43. 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.
44. 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.
45. 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.

46. Anything mentioned in the General exclusions applicable to all sections of the **policy** on page 18.

Special conditions relating to claims

1. 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.
2. 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.
3. 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.
4. If **your** claim involves **complementary treatment** the claim form and invoices must be countersigned by **your vet**.
5. 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.
6. 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 form and supporting invoices from the referral practice until **we** have processed the initial **treatment** from **your own vet**.

Third Party Liability (Dogs Only)

What is covered	What is not covered
<p><u>All Cover levels</u></p> <p>We will pay up to the Third Party Liability limit of indemnity, dependent on the cover level shown on your policy schedule which you become legally liable to pay as damages (including costs) during the period of insurance for any claim or series of claims arising from any one event or original cause in respect of an incident occurring during the period of insurance involving your dog causing:</p> <ol style="list-style-type: none"> 1. Bodily injury, death, sickness or disease to any person who is not in your employment or who is not a member of your family or household. 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 household within: <ol style="list-style-type: none"> a) the United Kingdom or b) whilst temporarily outside the UK provided that your dog complies with all the relevant legislation relating to movement across international borders. 	<ol style="list-style-type: none"> 1. The fixed excess shown in your policy schedule. 2. 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. 3. Any liability claims occurring within the first 14 days following the start of your insurance policy. 4. 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. 5. Loss or damage to property in the ownership, custody or control of you or your family, or any person employed by members of your household or any person looking after your dog with your permission. 6. Accidental bodily injury to or disease contracted by you or a member of your family or persons permanently residing with you or any person looking after your dog with your permission. 7. Accidental bodily injury or disease contracted by any person who is under a contract of service or apprenticeship with you when such injury or disease arises out of and in the course of employment by you. 8. Fines, penalties or your breach of quarantine restrictions or import or export regulations. 9. 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. 10. Any liability insured under any other insurance policy (including your household

insurance) unless that cover has been exhausted.

11. Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable, unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the **period of insurance** provided that:

- all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;

12. **Our** liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **period of insurance** shall not exceed £1,000,000 in the aggregate.

13. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

Special conditions relating to claims

1. **You** should immediately call **our** claims helpline to give **us** full details of any incident, which may give rise to a claim.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions.

Section 3

Death caused by Accident

What is covered	What is not covered
<p><u>All cover levels</u></p> <p>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 alleviate incurable and inhumane suffering of your pet, due to injury.</p>	<ol style="list-style-type: none"> 1. Death caused by an illness. 2. Any claim if the death occurs in relation to a condition that happened prior to or within the first 2 days (48 hours) of the policy starting. 3. 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. 4. Any monetary amount higher than the cost that you paid to purchase your pet. 5. Any amount above the limit shown in the summary for the level of cover selected. 6. Cremation or burial fees. 7. Any claim not supported by evidence of purchase price or receipt. 8. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

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	What is not covered
<p><u>Not available under accident only cover</u></p> <p>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 alleviate incurable and inhumane suffering of your pet, due to illness or disease.</p> <p>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.</p>	<ol style="list-style-type: none">1. Death caused by injury.2. Any claim where your pet dies or has to be put to sleep due to:<ul style="list-style-type: none">• an illness that first showed clinical signs prior to or within 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 prior to or within 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, prior to or within 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.3. 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.4. 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.5. Any monetary amount higher than the cost that you paid to purchase your pet.6. Any amount above the limit shown in the summary for the level of cover selected.7. Cremation or burial fees.8. Any claim not supported by evidence of purchase price or receipt.9. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

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

What is covered	What is not covered
<p><u>Not available on Accident only cover</u></p> <p>If your pet is lost or stolen, we will reimburse you 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.</p>	<ol style="list-style-type: none"> 1. Any reward to a person living with you. 2. Any reward to an immediate family member. 3. Any reward that we have not agreed to before you advertised it. 4. Any reward paid to the person who was caring for your pet when it was lost or stolen. 5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

Special conditions relating to claims

1. **You** must telephone the claims helpline immediately and secure **our** approval prior to incurring any expense or any offer of reward.
2. 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

What is covered	What is not covered
<p><u>Not available on Accident only cover</u></p> <p>We will reimburse 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.</p>	<ol style="list-style-type: none"> 1. Any monetary amount higher than the cost that you paid to purchase your pet. 2. Any amount above the limit shown in the summary for the level of cover selected. 3. Any claim not supported by evidence of purchase price or receipt. 4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

Special conditions relating to claims

1. If **your pet** has been stolen **you** must report this to the Police within 24 hours of becoming aware that the **pet** is missing.
2. In the case of the loss of **your pet** **you** must make enquiries with the local authority dog warden and local rescue centres.
3. 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** within the first 90 days of the theft or straying.
4. **You** must send **us** any pedigree certificate (where applicable) and receipt for the original purchase of **your pet**.
5. 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	What is not covered
<p><u>All Levels of Cover</u></p> <p>We will reimburse 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:</p> <ol style="list-style-type: none">1. You or any member of your family permanently residing with you suffer any bodily 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 permanently residing with you is able to look after your pet.2. Your main UK residence is deemed to be uninhabitable as a result of circumstances beyond your control, including but not limited to: Flood, Fire, Hurricane and/or enforced evacuation on the order of the emergency services.	<ol style="list-style-type: none">1. Any hospitalisation that is either known or foreseeable before cover for your pet started.2. Any costs resulting from treatment that is not related to a bodily injury, illness or disease.3. 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.4. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.5. Any period of hospitalisation of you or any member of your family permanently residing with you as a result of pregnancy.6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

Special conditions relating to claims

1. **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.
2. **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	What is not covered
<p><u>All levels of cover</u></p> <p>We will reimburse 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.</p>	<ol style="list-style-type: none"> 1. The fixed excess shown in your policy schedule. 2. The cost of anyone else that is on holiday with you. 3. Non life-saving operations. 4. Any costs arising from a condition that you first became aware of more than 7 days prior to the date of travel. 5. Any costs or expenditure for any holiday booked less than 28 days prior to departure. 6. Any additional cancellation charges incurred 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. 7. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

Special conditions relating to claims

1. **You** must send **us** confirmation of the **treatment** signed by **your vet**.
2. **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	What is not covered
<p><u>Not available on Accident only cover</u></p> <p>We will pay up to the maximum amount payable, dependent on the cover level shown on your policy schedule per trip for:</p> <p>Quarantine kennelling costs and other costs incurred 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.</p> <p>Quarantine kennelling costs should your pet have to go into quarantine due to illness despite your compliance with all the required regulations.</p> <p>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 incurred as a direct result of such a loss.</p>	<ol style="list-style-type: none">1. Any costs if the microchip was checked and found not to be working properly within the 14 days prior to your departure on any trip.2. Any cost arising from any condition of which you were aware before the start of any trip.3. Any costs resulting with your non-compliance with all or any relevant regulations, laws and/or legislation of your country of travel.4. Any loss, theft or destruction of the health certificate prior to the start of your trip.5. Any Claim where the loss, theft or destruction of the Health Certificate is not reported to the issuing vet within 24 hours of discovery.6. 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.7. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

Special conditions relating to claims

1. **You** must send **us** documentary evidence that **your pet** was micro chipped prior to **your** journey with a microchip of ISO standard 11784 or Annex A to ISO standard 11785.
2. **You** must send **us** receipts or bills for quarantine kenneling and other costs incurred as these will help **you** substantiate **your** claim.
3. **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	What is not covered
<p><u>Not available on Accident only cover</u></p> <p>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 incurred by you outside the United Kingdom during a trip:</p> <ol style="list-style-type: none">1. Additional accommodation and repatriation costs and expenses of you and your pet:<ol style="list-style-type: none">a) if your pet needs emergency veterinary treatment and as a result of this you miss your scheduled departure to the United Kingdom, provided such emergency veterinary treatment is covered under Section 1 – Veterinary fees.b) 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 Certificate2. 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.	<ol style="list-style-type: none">1. Any Costs more specifically insured under any other insurance policy.2. The cost of any food or drink for you, your pet or any other persons on the trip with you.3. Any costs in relation to your pet receiving treatment that it is not certified by a vet that treated your pet.4. Any costs if the trip was made to get veterinary treatment carried out on your pet abroad.5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 18.

Special conditions relating to claims

As part of **your policy**, you agree to and accept the following conditions in the event that **you** submit a claim:

- **We** will request relevant information or records from **your** current or previous veterinary practice, specialist, breeder or rescue centre at any time in order for **us** to be able to fully assess **your** claim.
- **Your** veterinary practice or any veterinary practice treating **your pet** can openly discuss and receive information about **your** claims with **your** policy administrator (Insurance Factory Limited) where appropriate. This also includes the transfer of **your** claim via an electronic service using a third party application.
- **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 incurred 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

<p>Healthcare away from home 0333 234 0623</p>	<p>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.</p> <p>Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.</p>
<p>Bereavement counselling 0161 836 9498</p>	<p>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</p> <p>Available 24 hours a day, 365 days a year.</p>
<p>Pet legal 01775 764191</p>	<p>Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way.</p> <p>Available 24 hours a day, 365 days a year.</p>
<p>Pet minders 0333 999 0933</p>	<p>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.</p> <p>Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.</p>
<p>24 hour Veterinary Helpline 0800 012 1041</p>	<p>This helpline provides advice on common illnesses, including vomiting, diarrhoea and skin problems. Help with minor issues including, fleas, exercise and diet. Advice on specific events such as going abroad, disease and poisoning. The helpline provides out of hours support when your local vet is closed. Lines are open 24 hours a day 365 days a year.</p> <p>Calls are free from a BT Landline only. (Calls from other networks and from your mobile may incur a cost).</p>

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
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

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
24 Hour Vet Helpline	0800 012 1041
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.