

## **USEFUL NUMBERS**

<b>Customer Services</b>	<b>0845 600 4816</b>
<b>Renewals</b>	<b>0845 600 4816</b>
<b>Claims Line</b>	<b>0845 600 4828</b>
<b>Vet Search</b>	<b>0845 600 4828</b>
<b>Pet Bereavement/Illness Counselling</b>	<b>0870 162 8153</b>
<b>Pet Legal</b>	<b>0870 162 8153</b>
<b>Pet Minders</b>	<b>0845 600 4828</b>



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# YOUR DOCUMENT OF PET INSURANCE

This booklet tells you  
what you're covered for  
and how to make a claim



**LIVERPOOL VICTORIA**

## **CUSTOMER CARE**

If you have a concern about any aspect of our service please telephone us so that we may resolve the matter swiftly.

Making a complaint will not affect your right to take legal proceedings. Details of our complaints procedure are provided on page 22 of this booklet.

If you would prefer to write to us, our address is: The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

## **THE LAWS THAT APPLY TO THIS CONTRACT**

Unless we agree with you to apply the laws of another country, English law will apply to this contract (unless you live in Guernsey, when Guernsey law will apply).

All communications will be in English.

## **ADMINISTRATION OF YOUR POLICY**

This policy is administered by BDML Connect Ltd.

# CONTENTS

	Page
<b>Customer care</b>	
<b>Document of insurance</b>	<b>2</b>
<b>Limits of cover</b>	<b>3</b>
<b>How to make a claim</b>	<b>4</b>
<b>Definitions</b>	<b>5</b>
<b>General conditions</b>	<b>7</b>
<b>General exclusions</b>	<b>9</b>
<b>Section 1 - Veterinary fees</b>	<b>11</b>
<b>Section 2 - Third party liability (dogs only)</b>	<b>14</b>
<b>Section 3 - Death from illness</b>	<b>15</b>
<b>Section 4 - Death from accident</b>	<b>15</b>
<b>Section 5 - Advertising and reward</b>	<b>16</b>
<b>Section 6 - Theft and straying</b>	<b>16</b>
<b>Section 7 - Boarding fees if you have to go into hospital</b>	<b>17</b>
<b>Section 8 - Holiday cancellation or curtailment</b>	<b>18</b>
<b>Section 9 - Accidental damage</b>	<b>18</b>
<b>Section 10 - Overseas travel</b>	<b>19</b>
Quarantine costs	<b>19</b>
Loss of PETS certificate/Pet passport	<b>20</b>
Repeat tick and worming treatment	<b>20</b>
Emergency expenses abroad	<b>21</b>
<b>Pet insurance complaints procedure</b>	<b>22</b>
<b>Important information</b>	<b>23</b>
<b>Help lines</b>	<b>26</b>
<b>Back Page - Useful telephone numbers</b>	

## DOCUMENT OF INSURANCE

This document of insurance is our agreement with you, based on the information you give to us and on the information in your Pet Insurance Schedule and Statement.

In return for your premium we will give you insurance cover as set out in this document during the period stated on your schedule.

A handwritten signature in dark blue ink, appearing to read 'Mike Rogers', followed by a long horizontal line extending to the right.

Mike Rogers

(Group Chief Executive)

You must read the Pet Insurance Schedule and Statement, and Document of Insurance together as one document.

## LIMITS OF COVER

LV= Wording V1 Oct 07

Your Pet Insurance Schedule and Statement shows whether you have an Essential or Premier policy.

Cover	Essential policy limits	Premier policy limits
<b>Veterinary fees</b>	<b>12 months of cover from the onset of each condition up to a maximum of £5,000</b>	<b>Up to £5,000 per condition</b>
<b>Third party liability</b> (dogs only)	<b>Up to £2 million</b>	<b>Up to £2 million</b>
<b>Death from illness</b> (for dogs under 9 years and cats under 11 years of age)	<b>Purchase price up to a maximum of £750</b>	<b>Purchase price up to a maximum of £750</b>
<b>Death from accident</b>	<b>Purchase price up to a maximum of £750</b>	<b>Purchase price up to a maximum of £750</b>
<b>Advertising and reward</b>	<b>Up to £750</b>	<b>Up to £750</b>
<b>Theft and straying</b>	<b>Purchase price up to a maximum of £750</b>	<b>Purchase price up to a maximum of £750</b>
<b>Boarding fees if you have to go into hospital</b>	<b>Up to £750</b>	<b>Up to £750</b>
<b>Holiday cancellation or curtailment</b>	<b>Up to £1,000</b>	<b>Up to £1,000</b>
<b>Overseas travel</b> Quarantine costs Loss of PETS certificate Repeat tick/worming treatment Emergency expenses abroad	Up to £1,500 Up to £250 Up to £1,000 Up to £750	Up to £1,500 Up to £250 Up to £1,000 Up to £750
<b>Deductions that apply</b>		
<ul style="list-style-type: none"> <li>■ The first £60 of treatment for each and every condition under veterinary fees</li> <li>■ The first £250 for every property damage claim under third party liability and accidental damage cover</li> </ul>		

## HOW TO MAKE A CLAIM

In the event of any possible claim under any sections of this insurance **you** must notify the claims helpline 0845 600 4828 as soon as possible and (whenever possible) before **you** incur any expenses **you** may wish to claim for.

For third party liability claims and accidental damage claims **you** must call **us** as soon as **you** are aware of any circumstances that could give rise to a claim, even if **you** think the third party is unlikely to claim against **you**.

**We** will need to take a note of **your policy** number and verify **you** are the policyholder when **you** call. Please have **your policy** number ready when **you** ring.

**We** will settle **your** claim according to the cover and exclusions in this **policy** once **we** have all the information and documented evidence **we** need to support **your** claim. Any additional information **we** require in order to consider settlement of any claim will be at **your** expense.

Once **you** have completed **your** claim form, please send it with all supporting documents to:

LV= Pet Insurance Claims Department  
5th Floor  
The Connect Centre  
Portsmouth  
PO2 8QL

## DEFINITIONS

Certain words or phrases in **your policy** have a particular meaning whenever they appear in bold. These words and their meanings are explained below:

**Accident:** One sudden and unexpected external event resulting in physical bodily injury to **your pet**.

**Alternative medicine:** Herbal or homoeopathic medicine recommended by **your vet** and prescribed by a suitably qualified **vet**.

**Complementary medicine:** Acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy recommended by **your vet** and carried out by a suitably qualified person that has been specifically recommended by **your vet**.

**Condition:** An injury, illness, disease, or symptoms of injury, illness, disease, including directly or indirectly related problems, no matter where these are noticed or occur in or on **your pet**.

**Recurring conditions** are **conditions** that may come back or that the **pet** is prone or susceptible to, and will be treated as one **condition**.

**Document of Insurance:** This booklet.

**Period of Insurance:** The period for which the premium has been paid and for which the insured **pet** is covered as shown on **your** Pet Insurance Schedule and Statement.

**Pet:** The dog or cat specified in **your** Pet Insurance Schedule and Statement.

**Pet Travel Scheme (PETS):** The Government scheme allowing **you** to take **your pet** abroad to certain specified countries and re-enter the **United Kingdom** without the need for **your pet** to go into quarantine, provided certain criteria have been adhered to.

**Policy: Your Document of Insurance,** and most recent Pet Insurance Schedule and Statement.

**Pre-existing condition:** Any **condition** or symptoms or signs of injury, illness or disease, which occurred or existed in any form prior to the start date of the insurance for **your pet**.

**Terrorism:** Means 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 government(s), 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, drugs or medication administered or prescribed, surgery, nursing or care; provided by, or under the direction of, a **vet**.

**United Kingdom / UK:** England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

**Vet:** A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the **United Kingdom** or veterinary surgeon registered and actively working outside the **UK** in countries covered by the **Pet Travel Scheme (PETS)**.

**We/Us/Our:** Liverpool Victoria Insurance Company Limited registered in England and Wales No. 3232514 is authorised and regulated by the Financial Services Authority. FSA Register No. 202965.

**You/Your:** The person named on the Pet Insurance Schedule and Statement who is responsible for the **pet**.

**Territorial Limits:**

**Your pet** is covered under all **policy** sections whilst in the **United Kingdom**.

In addition, provided **you** comply with all the **Pet Travel Scheme (PETS)** regulations and requirements that apply both in the **United Kingdom** and the country to which **you** are travelling, this insurance also extends to cover **your pet** whilst temporarily located in any member country of the **Pet Travel Scheme (PETS)** excluding non EU listed countries as defined by the government Department of Environment Food and Rural Affairs (DEFRA).

## GENERAL CONDITIONS

**You** must comply with and agree to the following conditions to have the full protection of **your policy**. If **you** do not follow these conditions **we** may at **our** option cancel **your policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. **You** must be the owner of the **pet** and **your pet** must not be less than eight weeks old or older than the age set out in the Pet Insurance Schedule and Statement on the start date of the **policy**.
2. **Your pet** must not fall under the restrictions of the Dangerous Dogs Act 1991, the Dogs (Northern Ireland) Order 1983, Dogs (Northern Ireland) Act 1991 or any changes to those laws.
3. **You** must contact **us** as soon as **you** become aware of any circumstances that could result in a claim.
4. **You** must keep **your pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; against feline infectious enteritis, feline influenza and feline leukaemia in the case of cats; and as advised by **your vet**. All vaccinations must be administered under **vet** supervision.
5. **You** must provide proper care and attention to **your pet** at all times and pay to have any **treatment** normally recommended by a **vet** to prevent illness, injury or disease.
6. **You** must provide and pay for all information, documents and help that **we** need; including **vet** certificates and records, details of any other relevant insurance that may apply, and supporting evidence of any claim and the circumstances around the claim.
7. **You** agree that **your** current and/or previous **vet** may release all information or records regarding **your pet** to **us** or **our** agent and that **we** may release information about **your** Pet Insurance **policy** to any **vet** who has either treated **your pet** or is about to treat **your pet**.
8. If there is a disagreement between **your vet** and **our vet**, an independent **vet** mutually agreed upon by both sides will be appointed and act as arbiter, whose decision both **you** and **we** must keep to.
9. **You** agree that **we** may take over any claim and deal with it in **your** name.
10. **We** will not make any payment for any claim that results from any illness, accident, injury, disease or incident covered by other insurance.

11. **You** must not act in a fraudulent manner. If **you** or anyone acting for **you** (including **your vet**):

- make a claim knowing the claim to be false or fraudulently exaggerated in any respect; or
- make a statement in support of a claim knowing the statement to be false in any respect; or
- make a claim in respect of any loss or damage caused deliberately by you or with your involvement;

then

- **we** will not pay the claim
- **we** will not pay any other claim which has been or will be made under the **policy**
- **we** may at **our** option declare the **policy** void
- **we** will be entitled to recover from **you** the amount of any claim(s) already paid under the **policy** at any time
- **we** shall not make any return of the premium
- **we** may inform the police of the circumstances.

12. **We** may cancel **your policy** immediately in the event of non payment of the premium or default by **you** under the monthly payment plan. No refund will be made to **you** of any payment paid. **We** may also cancel the **policy** by sending 5 days notice to **you** at **your** last known address. Provided no claim or incident has occurred likely to give rise to a claim during the current **period of insurance we** will calculate the proportionate premium for the period **you** have been insured and refund the balance. If a claim has been submitted or there has been any incident that is likely to give rise to a claim during the current **period of insurance** no premium refund will be given.

13. **You** may cancel this **policy** at any time. **You** must do this by writing to:

LV= Pet Insurance  
The Connect Centre  
Portsmouth, PO2 8QL

If there has been no claim or incident that is likely to give rise to a claim during the current **period of insurance we** will calculate the proportionate premium for the period **you** have been insured and refund any balance.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance**, **you** must continue with the payments. **We** will deduct outstanding payments from any claim payment that may be due to **you** if **you** are claiming for the death/loss of **your pet**.

No refund of premium will be made under a monthly payment plan.

## GENERAL EXCLUSIONS

**We** will not pay any claims arising directly or indirectly:

1. If **your pet** is not named on the Pet Insurance Schedule and Statement.
2. If **you** have not paid the premium.
3. From any **condition** or event that occurs in the first 14 days from the start date of **your pet** being covered by this **policy** (this exclusion is not applicable to renewed policies).
4. From any event that does not occur in a **period of insurance**.
5. From any vicious tendencies or behavioural problems **your pet** showed signs of before the start date of **your pet** being covered by this **policy**.
6. From anything specifically excluded on **your** Schedule and Statement.
7. From **your pet** being used for any commercial, guard, security or racing purposes, unless declared to **us** and accepted by **us**.
8. Due to **your pet** being outside the **United Kingdom** or the Member Countries of the **Pet Travel Scheme (PETS)** that are EU listed countries as defined by DEFRA (Department for Environment Food and Rural Affairs).
9. Due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, **terrorism**, insurrection or military or usurped power.
10. Due to ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel.
11. Due to the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
12. From the intentional slaughter, by order from any Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.

13. From any malicious act, deliberate injury or gross negligence caused by **you**, **your** agents, **your** employees, any member of **your** family or anyone **you** have left **your pet** in the care or control of.
14. From any **treatment** not recommended by a **vet**.
15. As a result of a disease that should be reported to an authority (an example of which would be rabies).
16. As a result of **your pet** worrying livestock.
17. From a **condition** or event that occurred more than 60 days before **you** notified **us** of the **condition** or event, or possible need to claim.

## SECTION 1 - VETERINARY FEES

**We** will pay up to £5,000 for reasonable and customary charges made for **treatment, alternative medicine** and **complementary medicine**, for each **condition** or **recurring condition** that occurs during a **period of insurance**.

Under the Essential **policy**, payments will be made for a maximum period of 12 months starting on the first date of **treatment**.

Under the Premier **policy** there is no time limit on reaching the monetary limit.

The maximum payable for each **condition** or **recurring condition** will be the veterinary fee limit applicable to the **period of insurance** when the **condition** first started.

If two or more claims that are first believed to be separate **conditions** are later considered to be related or a **recurring condition**, **we** will add up the amounts paid to **you** for these claims and not make any more payments during the life of **your pet** once the **policy** limits described above have been reached.

Cover is subject to **you**:

- whenever possible, advising **us** of **your** intention to visit a **vet** for a **condition** and the full completion by **you** and **your vet** of a claim form, together with all invoices and receipts and required medical history, at **your** expense
- obtaining **our** approval prior to **your pet** receiving any **alternative medicine** or **complementary medicine** or going for **treatment** at a referral veterinary practice/hospital or going for a second **vet** opinion or for specialist **treatment**
- informing **us** of each **condition** as soon as **you** become aware of the **condition**
- paying the first £60 of each claim **you** make that relates to a different **condition**.

With **your** authority **we** can pay **your vet** in the **United Kingdom** directly for any fees for which cover applies.

## What is not covered

**We** will not pay:

1. The first £60 of each and every claim for a separate **condition**.
2. Any amount for charges incurred after 12 months from the start of **treatment** for a **condition** under the Essential **policy**.
3. More than £5,000 for each **condition**.
4. Any costs incurred unless the **condition** and **treatment** both occur in a **period of insurance**.
5. Any costs incurred for any **treatment, alternative medicine** or **complementary medicine** that **your pet** receives after the policy has lapsed or been cancelled or if **your** premiums have not been paid up to date.
6. For anything related to a **pre-existing condition**.
7. For any **condition** or incident arising before or within the first 14 days of the start date of the **policy** as shown in **your** Pet Insurance Schedule and Statement. In addition, any claims that are in any way related to an incident or **condition** that arises during the first 14 days of the **policy** will not be covered. (This exclusion is not applicable to renewed policies.)
8. For any preventative or non-essential **treatment**, prescribed general health supplements, routine examinations or tests, bathing or dematting.
9. The cost of routine or investigative tests or diagnostic procedures, unless these are being undertaken specifically to diagnose a **condition** due to specific existing symptoms or clinical signs and where such a diagnosis will potentially alter the course of **treatment**.
10. For any **treatment** costs that as a responsible pet owner **you** would expect to pay, such as (but not limited to) vaccinations, flea **treatment**, wormers, nail clipping, spaying or castration.
11. For spaying to prevent the recurrence of false pregnancy and/or mammary tumours.
12. For castration due to one or both testes being retained.
13. For any **treatment** connected with pregnancy or giving birth.
14. For the **treatment** of umbilical hernias.

15. Any costs relating to behavioural problems or for any **conditions** arising as a result of behavioural problems.
16. For hospitalisation, out-of-hours **treatment** or house calls unless the **vet** can confirm that it was absolutely essential and that not taking such action would have seriously worsened **your pet's condition**.
17. For any food, even if this has been prescribed to treat a **condition**, unless it can be proved that the food is being used instead of an alternative form of medication.
18. For any **treatment** relating to the teeth or gums except:
  - as a direct result of an **accident**
  - the removal of first teeth after **your pet** is more than six months of age and provided **your pet** was insured with **us** before it was 16 weeks of age.
19. For any **condition** or **treatment** that occurs because of tooth or gum disease.
20. The cost of having **your pet** put to sleep (euthanasia), cremated, buried or for disposing of **your pet's** remains.
21. Any post mortem costs.
22. The cost of any analysis (including biopsies or histology tests) on any type of lump or other part of **your pet** that has been removed, unless **your vet** can confirm that he/she needs to know the results of the analysis in order to know how to continue **treatment** of **your pet**.
23. For any form of housing (such as a cage or basket) or bedding.
24. For any referral, second opinion or specialist **treatment** or fees, unless **you** have told **us** prior to going for any **treatment** and **we** have agreed to pay for it.
25. If a claim form has not been received by **us** within 3 months of **your pet's** first **treatment** for the **condition**.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 2 - THIRD PARTY LIABILITY (DOGS ONLY)

In this section the definition of **'you'** and **'your'** is extended to mean **you** or any person looking after or handling **your pet** for free and with **your** permission or knowledge.

**We** will pay up to £2 million in any **period of insurance** towards compensation and costs **you** become legally liable to pay due to accidental bodily injury or accidental damage to property not owned by **you** or in **your** custody or control caused by **your pet**.

### What is not covered

**We** will not pay:

1. The first £250 of each claim for property damage.
2. If **you** admit to anyone that the incident or event was the fault of **you** or **your** dog, or **you** offer to make a payment to anybody, or answer any letters from people who may claim against **you** or who are acting for people who may claim against **you**, without **our** written consent.
3. Any liability arising from an agreement, which **you** would not be under in the absence of such an agreement.
4. Any claim due to deliberate acts or omissions by **you** or members of **your** family, or household.
5. Any amount for loss or damage to property that is owned by, in the control of, or being looked after by: **you** or **your** family or household or any person who is employed by members of **your** household.
6. Any amount for loss or damage to property that is owned by, in the control of, or being looked after by: anyone travelling with **you** overseas or anyone **you** are staying with overseas or anyone who is staying with **you** overseas.
7. For any compensation, costs or expenses that result due to **your** profession, business or employment.
8. Any compensation, costs or expenses if **you** or a member of **your** family or household have cover under any other liability policy (such as home insurance) unless that cover has been exhausted.
9. Unless **you** agree to **us** having the sole conduct and control of any claim and legal proceeding relating to it including the right to prosecute in **your**

name but for **our** benefit for any claim, damages or liability. **We** will take notification of a potential claim by **you** to **us**, as **your** agreement to this.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 3 - DEATH FROM ILLNESS

This cover is only applicable to dogs under 9 years of age and to cats under 11 years of age.

**We** will pay **you** the price **you** paid for **your pet** up to a maximum of the declared purchase price amount stated on the Pet Insurance Schedule and Statement or £750, whichever is the lower, if **your pet** dies (or is put to sleep to prevent suffering) as a result of a **condition** covered under the terms of the Veterinary fees section of the **policy**.

### What is not covered

**We** will not pay:

1. For death arising from any **pre-existing condition**.
2. Once **your pet** has reached the age of 9 years of age for dogs and 11 years of age for cats.
3. If **you** are unable to provide **us** with evidence of the price **you** purchased **your pet** for.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 4 - DEATH FROM ACCIDENT

**We** will pay **you** the price **you** paid for **your pet** up to a maximum of the declared purchase price amount stated on the Pet Insurance Schedule and Statement or £750, whichever is the lower, if **your pet** dies (or is put to sleep to prevent suffering) as a result of an **accident**.

### What is not covered

**We** will not pay:

1. For death arising from any **pre-existing condition**.

2. If **you** are unable to provide **us** with evidence of the price **you** purchased **your pet** for.
3. Without a certificate from **your vet** specifying the cause of death if **your dog** is more than 8 years old or **your cat** is more than 10 years old.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 5 - ADVERTISING AND REWARD

If **your pet** is lost or stolen **we** will reimburse **you** up to £750 for expenses **you** incur and **we** agree are reasonable in trying to get **your pet** back.

### What is not covered

**We** will not pay:

1. Any reward to anyone living with **you**.
2. Any costs unless **we** have agreed to them prior to **you** incurring them.
3. Unless **you** have a receipt with the full name, address and signature of the person who found **your pet** and the amount **you** have paid them.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 6 - THEFT AND STRAYING

**We** will pay **you** the price **you** paid for **your pet** up to a maximum of the declared purchase price amount stated on the Pet Insurance Schedule and Statement or £750, whichever is the lower, if **your pet** goes missing or is stolen and after 45 days has not been located by **you**.

If **your pet** is subsequently found **you** must pay back to **us** the amount **we** have paid under this section of cover.

### What is not covered

**We** will not pay:

1. If **you** do not report to the police and obtain a police incident/crime reference number (that can be verified by **us**) that **your dog** has gone missing, within two days of **your dog's** disappearance.

2. If **you** do not inform **your vet** and local rescue centres (and can provide evidence of having done so) that **your** cat has gone missing, within 10 days of **your** cat's disappearance.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 7 -BOARDING FEES IF YOU HAVE TO GO INTO HOSPITAL

**We** will pay **you** up to £750 in any **period of insurance** for costs **you** incur to have **your pet** looked after by a licensed boarding kennel, cattery or pet minding service, for the period **you** are in hospital if this is more than four days in a row.

**We** will also pay on the same basis as above, if rather than **you** it is a member of **your** family permanently residing with **you** who has to go into hospital for more than four days in a row, provided that **you** are able to provide evidence that as a direct result of their hospitalisation **you** are unable to adequately care for **your pet**.

### What is not covered

**We** will not pay:

1. For any fees that **you** incur as a result of hospitalisation that **you** were aware was likely to be needed on the start date of insurance.
2. For any fees as a result of a hospital stay that is not on the advice of a doctor, specialist or consultant.
3. For fees if **your pet** is being looked after as a result **you** or a member of **your** family receiving any nursing home care, convalescence care, treatment for addictions or any other care that is not received in a hospital.
4. Unless **you** can provide written confirmation from the doctor or the hospital treating **you** or the member of **your** family of the dates of the hospital stay (this will usually be a medical certificate that can be obtained when leaving the hospital) and the condition/symptoms that led to this and adequate evidence of the expenses and dates of **your pet** being looked after.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 8 - HOLIDAY CANCELLATION OR CURTAILMENT

**We** will pay **you** up to £1,000 in any **period of insurance** for any holiday costs **you** are unable to get back from anywhere else if **you** have to cancel or cut short a holiday because:

- in the opinion of **your vet**, **your pet** requires emergency life saving **treatment** (i.e. **treatment** without which **your pet** would die) whilst **you** are away or within seven days of **you** going on holiday; or
- **your pet** goes missing while **you** are away or in the seven-day period before **you** go away.

### What is not covered

**We** will not pay:

1. For any claim resulting from any **pre-existing condition** or **condition** that **you** were aware of before booking or going on **your** holiday unless it could not reasonably be expected to deteriorate.
2. For any claim if earlier **treatment** could have avoided the necessity for life saving emergency **treatment**.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 9 - ACCIDENTAL DAMAGE

**We** will pay up to £750 for any liability that **you** become legally responsible to pay due to accidental damage caused by **your pet**.

### What is not covered

**We** will not pay:

1. The first £250 of each and every claim.
2. For damage to property in the ownership, custody or control of **you** or **your** family or household or any person employed by members of **your** household.
3. For damage to property in the ownership of any person entrusted with the care, control or custody of the **pet**.

4. If **you** admit any responsibility for the damage before the claim has been reported and considered by **us**.

Please remember the General Exclusions and General Conditions also apply.

## SECTION 10 - OVERSEAS TRAVEL

All benefits under this section are dependent on full compliance with the **Pet Travel Scheme (PETS)**. Full documentary evidence of compliance with the scheme as well as evidence of expenditure and the necessity to claim will be required for any claim to be considered.

## QUARANTINE COSTS

**We** will pay up to £1,500 in any **period of insurance** towards:

1. Quarantine kennelling costs and costs incurred in obtaining a replacement Health Certificate /Pet Passport for **your pet** should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
2. Quarantine kennelling costs if, despite compliance with all the relevant regulations, **your pet** has to go into quarantine due to illness.

## What is not covered

**We** will not pay:

1. Any costs if the microchip was not checked and found to be working properly within 30 days of **your** departure on a trip overseas, evidence of which will need to be provided to **us** before any claim payment can be made.
2. Any costs as a result of a **condition** that **you** were aware of before the start of **your** trip or where it can be established that **your pet** was suffering from a **condition** that is directly or indirectly linked to the reason **your pet** has to go into quarantine before **your** departure on a trip.

Please remember the General Exclusions and General Conditions also apply.

## LOSS OF PETS CERTIFICATE / PET PASSPORT

**We** will pay up to £250 in any **period of insurance** for the cost of a replacement Health Certificate/Pet Passport should the original become lost during **your** trip. This includes any quarantine costs incurred as a direct result of such loss.

### What is not covered

**We** will not pay:

1. Any claim if the loss of the Health Certificate/Pet Passport was not reported to the issuing **vet** within 24 hours of discovery and **you** can provide evidence that this was done.
2. Any claim where the loss of the Health Certificate / Pet Passport was established before **you** left **your** country of residence.

## REPEAT TICK AND WORMING TREATMENT

**We** will pay up to £1,000 in any **period of insurance** towards costs incurred in getting repeat tick and worming **treatment** where this becomes necessary because **your** carrier delays **your** departure back to the **United Kingdom**.

### What is not covered

**We** will not pay:

1. For any costs involved in getting the first tick and worming **treatment**.
2. For any costs if the tick and worming **treatment** was not necessary under the **Pet Travel Scheme (PETS)**.
3. If the original tick and worming **treatment** was not carried out or was not carried out in the timescale needed under the **Pet Travel Scheme (PETS)**. Documentary evidence that this was done will be required.

Please remember the General Exclusions and General Conditions also apply.

## EMERGENCY EXPENSES ABROAD

**We** will pay up to £750 in total on each trip overseas towards reasonable emergency expenses **you** incur in certain specified scenarios. The scenarios and cover provided are:

- Additional accommodation and fees incurred by **you** to get back to the **United Kingdom** should **your pet** require emergency veterinary **treatment** which results in **you** missing **your** return travel back to the **United Kingdom**.
- Additional accommodation and transportation costs incurred by **you** following **your pet** becoming lost during a trip overseas whilst **you** try to find **your pet** before **your** due return date to the **United Kingdom**.
- Additional accommodation and transportation costs incurred by **you** for up to 4 days should **your pet** become lost or stray in the 3 days immediately before **your** scheduled return journey to the **United Kingdom** and **you** decide to stay overseas specifically to try to find **your pet**.
- Additional accommodation expenses and other expenses incurred to get **you** and **your pet** home if **you** miss **your** departure to the **United Kingdom** as a direct result of losing **your pet**'s Health Certificate/Pet Passport.

For all the scenarios above please record all dates, any investigation undertaken before incurring expenses, and keep all documents and receipts to help support any claim.

### What is not covered

**We** will not pay:

1. For any expenses or losses incurred for anyone other than **you**, except children under the age of 18 years where **you** are the only adult travelling with them.
2. If **you** do not notify the police or relevant transport operator or available animal care services, as applicable, within 24 hours of the event leading to the need to incur emergency expenses; and in the instance of **your pet** becoming lost, following the reasonable suggestions of the local police/re-homing centres/veterinary centres (as appropriate), for finding **your pet**. Documentary evidence of this may be required before a claim can be paid.

3. For any accommodation or transportation fees where **we** consider the expense to be unreasonable (an example might be where an adequate two star accommodation was available yet a five star accommodation was taken).

Please remember the General Exclusions and General Conditions also apply.

## **PET INSURANCE COMPLAINTS PROCEDURE**

If **you** have cause for complaint, it is important **you** know **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**

Please telephone **us** on 0845 600 4816. Alternatively **you** can write to **us** at:

LV= Pet Insurance Complaints Department, The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL.

If **we** have given **our** final response and **you** are still dissatisfied, **you** may refer the matter to the Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0845 080 1800, or fax: (020) 7964 1001.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted. Referral to the Financial Ombudsman does not affect **your** right to take legal action against **us**.

Please quote **your policy** number in any communication.

## IMPORTANT INFORMATION

Please take a few minutes to read the information below carefully as it contains important information relating to the details that **you** have given **us**. **You** should show this notice to any other party related to this insurance.

### Data Protection Act 1998 ('The Act') and Insurance Administration

This information is provided to **you** to explain how **we** may use **your** details and to tell **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive. For the purposes of The Act the Data Controller of any personal data provided to **us** in connection with **your** insurance is Liverpool Victoria Insurance Company Limited.

Information provided to **us** may be held, whether or not a product is purchased, on computer, paper file or other medium to enable **us** to record the enquiry for a reasonable period of time, for as long as the application is being considered, for as long as the **policy** remains in force and afterwards to ensure that a clear and complete audit trail of **policy** records and transaction history is maintained.

The information (some of which may be sensitive) may be used to process and administer **your** business by **us** and **our** agents (e.g. service providers both within and outside the European Economic Area with which **we** have agreements). Also it may be used/or disclosed to regulators for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules, guidelines or codes.

Where credit card details are provided to **us** this information may be used to enable **us** to automatically renew insurance policies where **we** have **your** permission.

Occasionally **your** data may be disclosed to selected third parties who are assisting **us** in service improvement activities.

If **your** details have been obtained through one of **our** affinity associations **we** may pass some of **your** information, including product details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

In the event that **you** move to a new insurance provider **we** may confirm certain details relating to **your** insurance to the new insurer if requested to do so and where **we** are satisfied that it is a genuine request.

In the event of a request to **us** for **policy** information by an individual other than the **policy** owner **we** will check with the individual that the **policy** owner has given permission to the individual to communicate with **us** on the **policy** owner's behalf.

Please note that any sensitive information provided to **us** will not be used for marketing purposes.

## **Fraud Prevention and Detection**

At LV= **we** take **our** responsibility to provide high quality, competitively priced insurance cover for **our** customers very seriously. **We** not only want to offer competitive insurance products to honest customers, but to also deal with all genuine claims as quickly as possible, with the minimum of fuss.

However, **we** know that a small number of people are prepared to provide false details about who **they** are, or about their house, car or possessions so they can make false, or inflated claims.

As these claims affect the cost of insurance for honest customers, **we** are committed to identifying any fraudulent activities and forwarding these details to the police for action.

To help **us** to meet these aims, LV= makes use of some of the latest technology to conduct checks on all new policies and claims to help identify any unusual activities.

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish us with other satisfactory proof of identity;

- Check details of job applicants and employees;
- Undertake credit searches and additional fraud searches.

**We** can supply on request further details of the databases **we** access or contribute to.

Other organisations may access and use from other countries the information recorded by fraud prevention agencies.

### **Information on Products and Services**

Unless **you** have indicated otherwise, **your** information may be used by **us** and other carefully selected organisations to keep **you** informed of other products and services that may be of interest to **you**. **You** may be contacted by post, telephone or other appropriate means. If **you** would rather not receive information about other products and services which may interest **you** please write to CCA Department, LV=, County Gates, Bournemouth, BH1 2NF.

### **Recording and Monitoring of Telephone Calls**

To help **us** continually improve customer service calls may be monitored and/or recorded.

**You** can ask for a copy of the information **we** hold about **you** by writing to CCA Department, LV=, County Gates, Bournemouth, BH1 2NF subject to the provisions of The Act and payment of a fee.

### **What happens if we are unable to meet our liabilities?**

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

- **Compulsory insurance**  
100% of claim
- **Non-compulsory insurance**  
100% of the first £2,000 and 90% of remainder of the claim

Further information can be obtained from: Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.  
Telephone: 020 7892 7300 or e-mail, enquiries@fscs.org.uk.

## HELP LINES

**You** have access to four helplines as below:

## VET SEARCH

Telephone 0845 600 4828

Lines are open 8am - 8pm weekdays and 9am - 5pm on Saturdays

If **you** and **your pet** are away from home whilst in the **United Kingdom** and **your pet** needs veterinary care, **we** can help **you** identify the nearest / most suitable **vet** for **you**.

## PET BEREAVEMENT/ILLNESS COUNSELLING

Telephone 0870 162 8153

Lines are open 24 hours a day, 365 days a year

An understanding, confidential and professional service enabling **you** to talk about the death or illness of **your pet**; with help and advice available to address the symptoms brought about by bereavement.

## PET LEGAL

Telephone 0870 162 8153

Lines are open 24 hours a day, 365 days a year

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

## PET MINDERS

Telephone 0845 600 4828

Lines are open 8am - 8pm weekdays and 9am - 5pm on Saturdays.

This enables **you** to locate a registered pet minder (on a national basis) to look after **your pet** while **you** are away either for a few hours or weeks.

# NOTES

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