



Pet Insurance



Welcome to LV=

We're delighted you've chosen us

Thanks for buying an LV= insurance policy. We're really pleased that you've chosen us for your pet insurance and we're confident you'll be happy with the cover and service you receive. This booklet contains everything you need to know about your insurance and how to contact us. So make sure you keep it safe with your pet insurance schedule.

Exceptional service

Our claims service goes the extra mile – committed to doing the right thing for you, we'll aim to settle claims quickly and efficiently, even in the most difficult circumstances. Should you ever need to make a claim, just email customerqueries@bdml.co.uk for a claim form or call our friendly UK call centre on **0800 756 8567**.

We hope you'll be an LV= customer for many years to come.

Demands and needs statement

This product meets the demands and needs of someone wishing to insure against unexpected veterinary costs for their pet. There is more than one level of cover available and what you have selected will be shown on your schedule. Liverpool Victoria Insurance Company Limited (LV=) has not provided you with any advice or recommendations as to whether this product meets your specific insurance requirements. You should review your insurance requirements on a regular basis.

Your insurance at a glance

This is only a summary; **you** should read the rest of this policy for the full terms and conditions.

Your policy and how it works

The purpose of any insurance is to provide cover for the unexpected. **Pet** insurance doesn't cover all situations. Please read this document of **pet** insurance, Schedule and Statement of fact as one document. This is **your** contract of insurance with **us**. In return for **your** premium **we**'ll give **you** insurance cover as set out in this booklet according to the policy type and period of cover shown on **your** schedule.

Your policy is underwritten by Liverpool Victoria Insurance Company Limited and administered by BDML Connect Limited (Registered No. 2785540) and Ultimate Insurance Solutions (Registered No. 3299891).

What types of pet policies do you offer?

We offer two types of policy, Lifetime and Time limited. There is more information on these under 'Policy types' within the 'Important information' section.

Can I change the type of policy I have?

Your pet's health is important and **we** want **you** to choose the right insurance for **you** and **your pet**. **You** can change **your** policy to another LV= policy at any time but different policy limits may apply to any on-going conditions, or conditions which **you** haven't seen **your vet** about yet. See the section 'Changing your policy' for more information.

Vet fees – Is my pet's condition covered?

If **your pet** has already suffered from any condition, **illness** or **injury** that started before this policy or within the **waiting period** (also known as an exclusion period), this will not be covered under this insurance as this is called a **pre-existing condition**. Please read the section 'Pre-existing conditions' for more information.

If **your pet** suffers from any new condition, **illness** or **injury**, this will only be covered if it is not linked or related to a **pre-existing condition**. Please read the section 'Related, recurring, on-going and bilateral conditions'.

Need to make a claim?

Please email **us** or give **us** a call if **you** need to make a claim. **Our** contact details are on the next page and also on the back cover. If **you** have just started a new policy, or changed **your** policy from a Time limited to a Lifetime policy, a **waiting period** will apply (an exclusion period). Please read the section on 'General exclusions' for more information.

To make a claim **you** will need to:

- send **us** a fully completed claim form signed by **you** and **your vet**
- send **us** the full medical history of **your pet** which **your vet** can provide
- provide an itemised invoice of all the treatment and costs **you** are claiming for
- send in the purchase receipt of **your pet** if **you** are claiming for the amount **you** paid following the loss of **your pet**

If **you** need to make a claim there may be an excess **you** need to pay towards each claim for each condition, **illness** or **injury**. There are different excesses for each section and some sections don't have an excess. For dogs aged 8 and cats aged 10 years old **you** will

also need to make a contribution of 20% of each claim. There is more information on how this works for each type of policy in the section 'Excesses'.

There may be parts of a claim that won't be covered. For example:

- blood tests
- worming and flea treatment
- food

Some blood tests and special dietary food may be covered and this is explained in more detail in 'Section 1: Veterinary fees'. Please read the 'General conditions' and 'General exclusions' sections as well as the information within each section **you** are claiming for eg 'Section 1: Veterinary fees'.

Useful telephone numbers

To make a claim

0800 756 8567 (Mon-Fri 8am-6pm, Sat 9am-2pm)

or email **us** customerqueries@bdml.co.uk

Follow these simple steps:

1. Call or email **us** as soon as possible.
2. Please have **your** policy number and information about the claim ready when **you** call.

Customer services

0800 756 8563 (Mon-Fri 8am-8pm, Sat 9am-5pm)

Vet search

0800 756 8567 (Mon to Fri 8am-6pm, Sat 9am-2pm)

For help if **you** need to find a **vet** in the **UK**.

Pet bereavement / illness counselling

0800 0285 991 (24 hours a day, 365 days a year)

A confidential and professional service providing **you** with someone to talk to if **your pet** is ill, goes missing or dies.

Legal advice

0800 0286 038 (24 hours a day, 365 days a year)

Lawyers are available to provide advice and explain legal issues relating to **your pet**.

How to make a complaint

0800 756 8563 (Mon-Fri 8am-8pm, Sat 9am-5pm)

If **you** wish to make a complaint, please contact **us** by phone, email or write to **us**. Our address is in the section 'How to make a complaint'

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Summary of policy limits

This is only a summary; **you** should read the rest of this policy for the full terms and conditions.

Your pet insurance schedule will show **you** the policy limits and which ones apply to **your** policy.

Section of cover	Time limited policies	Lifetime policies	Page
Veterinary fees	12 months of cover for each condition, from the start of each condition, up to the limit shown on your schedule	Up to the limit shown on your schedule to cover all conditions in each 12 month policy period.	20
- Dental cover	Accidental injury and milk teeth removal only	If annual check-ups & preventative treatment are undertaken	20
- Complementary therapy Additional sessions must be approved	5 sessions covered. Additional sessions must be approved by us	10 sessions covered. Additional sessions must be approved by us	20
- Behavioural treatment	No cover	Included within the vet fees limit shown on your schedule	21
Liability to other people for injury and property damage (dogs only)	Up to £2 million per policy		23
Death from illness	Purchase price up to £1,500 For dogs up to 9 years old and cats up to 11 years old		24
Death from accident	Purchase price up to £1,500		25
Advertising and reward	Up to £1,500 including a maximum £500 reward		26
Loss of pet from theft or straying	Purchase price up to £1,500		27
Boarding or pet minding fees	Up to £1,500		28
Holiday cancellation	£1,500	£3,000	29

Section of cover	Time limited policies	Lifetime policies	Page
Accidental damage to third party property	No cover	Up to £750 (cover only applies to £10k lifetime policy)	30
Additional overseas cover			31
Quarantine costs	Up to £1,500 per policy period	Up to £2,000 per policy period	31
Replacement pet passport	Up to £250 per policy period	Up to £500 per policy period	31
Repeat tapeworm treatment	Up to £1,000 per policy period		32
Additional transport and accommodation costs	Up to £750	Up to £1000	34

Definitions

Some words or phrases have a special meaning in the policy. These are shown below in alphabetical order. Whenever these words or phrases appear in bold in this document, or if they appear on your schedule, their meaning is below:

Alternative medicine	Herbal or homoeopathic medicine recommended by your vet and prescribed by a suitably qualified vet in a period of insurance .
Behavioural treatment	Treatment or therapy recommended by a vet because of a mental or emotional disorder not caused by a lack of training or socialisation and that couldn't have been prevented by training and/or socialisation, which is provided by a vet or Certified Clinical Animal Behaviourist or member of the Association of Pet Behaviour Counsellors (APBC) or member of the Canine and Feline Behaviour Association (CFBA) in a period of insurance .
Commercial purposes	Using your pet for guard, security, racing or breeding with the intention to sell or for monetary gain.
Complementary therapy	Acupuncture, hydrotherapy, osteopathy, physiotherapy or chiropractic therapy where both the therapy and the suitably qualified therapist has been recommended by your vet .
Illness	Sickness, disease, defect, abnormality or change in your pet's normal healthy state or bodily functions but not behavioural, mental or emotional problems.
Injury	Physical bodily damage or trauma to your pet as a result of one sudden and unexpected external event.
Nominee	A person chosen by you to deal with adjustments, renewals and queries on your policy on your behalf but who cannot make a claim.

Period of insurance	The period of cover for which the premium has been paid and for which the insured pet is covered. This is the period shown on your insurance schedule.
Pet	The cat or dog named on your policy schedule.
Pet Travel Scheme	The Government scheme allowing you to take your pet abroad to certain specified countries and re-enter the UK without the need for your pet to go into quarantine as long as you meet the criteria of the scheme (see www.gov.UK/take-pet-abroad for more information).
Policy period	A period of 12 consecutive months beginning on the start date or the renewal date of the insurance as shown on your insurance schedule.
Policy wording	The terms and conditions within the Document of Insurance.
Pre-existing condition	<ul style="list-style-type: none"> ■ Any illness, injury, behavioural problem or vicious tendency, or any signs of illness, injury, behavioural problem or vicious tendency that occurred or existed in any form before the start date of the policy; and ■ Any illness, injury, behavioural problem that was previously covered by a policy with us and had reached either the monetary limit or time limit that applied to that condition; and ■ any illness, injury or behavioural problems or any signs of illness or behavioural problems that occur within the waiting period.
Related condition(s)	An illness or injury that affects more than one part of your pet's body, or occurs more than once, or that your pet is prone or susceptible to (see the 'Related, recurring, ongoing and bilateral conditions' section for more information).
Treatment	Necessary consultations, examinations, advice, tests, x-rays, drugs, medication, surgery, nursing or care, that is provided by or given under the instruction of a vet in a period of insurance .
Trip	A holiday you take with your pet to a qualifying listed country included in the Pet Travel Scheme that starts and ends in the UK .
UK	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Vet	A qualified veterinary surgeon registered with the Royal College of Veterinary Surgeons to practise in the UK , or registered to practise in the country in which treatment is received if this is outside of the UK .
Vicious tendencies	Shows aggression towards another person or animal
Waiting period	<ul style="list-style-type: none"> ■ the first 14 days immediately following the start date of the policy for any illness or behavioural problems or any signs of illness or behavioural problems; and ■ the first 48 hours following the start of the policy for any injury.
We, our, us	Liverpool Victoria Insurance Company Limited, and where used, its appointed agents.
You, your	The person named on the pet insurance schedule who is the owner and legally responsible for the pet .

Making a claim

0800 756 8567 (Mon-Fri 8am-6pm, Sat 9am-2pm)

You can email us at customerqueries@bdml.co.uk or call the above number as soon as possible. Please have **your** policy number and information about the claim ready when **you** call.

Important:

- **you** must call **us** if **you** are aware of any circumstances that could result in a liability or accidental damage claim even if **you** think the third party is unlikely to claim against **you**.
- **you** must call the appropriate authority, welfare and rescue centres if **your pet** goes missing.

Next steps

We'll settle **your** claim according to the cover **you** have as described in this policy, once **we** have all the information and documented evidence **we** need to support **your** claim.

For veterinary fee claims **we**'ll need the following:

- a claim form fully completed and signed by **you** and **your vet**.
- a fully itemised invoice (or fully itemised receipt) for the **treatment you're** claiming for.
- **your pet's** clinical history; **we** must have the full lifetime medical history for **your pet** from all the veterinary practices **you** have attended with **your pet**.

Please note: Any information **we** need to consider the settlement of a claim will be at **your** expense, including any translation that may be required (eg if **your pet** receives **vet treatment** abroad).

Any paperwork from **your vet** must be on the veterinary practice headed paper detailing the practice address, VAT registration number, directors (where applicable) and signed by the **vet**.

We strongly recommend that **you** do not allow **your vet** to complete and then send **your** claim form on to **us**, but that **you** review all the information they are providing (and take a copy for **your** records). Make sure **you're** happy with it before **you** send it to **us**, as any discrepancies will delay and may prevent payment of **your** claim.

Please send **your** claim form and the necessary information to: LV= Pet Claims Department, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

If **your vet** is happy for **us** to pay them directly, **we** can do this; however **you** must pay **your vet** any amount that is not covered by **your** policy.

Authorisation for claims costs before you incur them

If the claim is higher than £1,000, **we** may be able to give **you** an indication of whether a procedure will be covered, but **we** will never confirm verbally if a claim will be paid, until **we** have received all the paperwork to fully assess the claim. **We** will only be able to tell **you** if a claim will be covered when **we** have all **your pet's** previous medical history and full details of the claim in writing.

Important Information

Policy types

There are two types of policies **we** offer.

Our Lifetime policies will cover all conditions in a **policy period**. The policy limit shown on **your** schedule is the total amount to cover all conditions in that **policy period**, as long as they are not pre-existing or linked to a **pre-existing condition your pet** may have had.

Our Time limited policies will only cover a condition up to the policy limit shown on **your** schedule for a maximum of 12 months, even if it occurs again a few years later. As soon as either the monetary limit or time limit has been reached all cover for that condition stops and there is no more cover available for that condition. This condition will then be known as a **pre-existing condition**.

None of **our** policies cover a **pre-existing condition** or any conditions that are related or linked to them (see the next sections on 'Pre-existing conditions' and 'Related, recurring, on-going and bilateral conditions' for more information).

Pre-existing conditions

A **pre-existing condition** is an **illness, injury** or behavioural problem, or **vicious tendencies** that occurred or existed in any form:-

- before the start of the policy.
- that was previously covered by a policy with **us** and had reached either the monetary limit or time limit that applied to that condition.
- during the **waiting period**.

Related, recurring, ongoing and bilateral conditions

Related **illnesses** and/or **injuries** include conditions that are likely to be recurring, ongoing or affect a part of the body that forms a pair eg knees, feet, shoulders, eyes, ears.

A related **illness** that affects more than one part of the body will be treated as one condition. **Related conditions** are treated as one condition and this includes payment of the veterinary fees excess. This is the way the policy works rather than it necessarily being scientific fact, so **your vet** may state that conditions are not technically related but **your** policy terms requires **us** to treat them in this way.

Below are just a few example scenarios:

- if **your pet** suffers damage to a right knee ligament and some years later suffers damage to a left knee ligament, these will be considered to be the same **illness** or **injury**
- if **your pet** has a growth on its back and later gets the same type of growth on its leg these will be treated as the same **illness**. (Note that if **your vet** is unable to confirm if the growths are the same type **we** will consider them to be for the purposes of this policy)
- if **your pet** suffers from recurring ear infections (in either or both ears) these will be treated as one **related condition**

- if **your pet** suffers from recurring skin problems they will all be treated as one **illness**. Benefit limits are applied from the start of a condition, so if an **illness** recurs or occurs in a different part of the body at a later date, the start of the **treatment** will be taken as the date the **pet** first visited a **vet** for the **illness**. This will be done regardless of how much time has passed between the original visit and the recurrence of the condition or the start of the condition in another part of **your pet's** body.

This means if **you** have a Time limited policy:

- **you** won't have any cover for a recurrence of an **illness** or **injury** if it happens more than 12 months after a **vet** first saw **your pet** for the **illness** or **injury**;
- the amount already paid for an **illness** or **injury** will count towards the maximum benefit limit;
- the benefit limit that will apply will be the one that applied to the **period of insurance** when the condition first started;
- **you** won't have to pay another excess.

Excesses

The excess is the amount **you** must pay towards a claim before **we**ll make any payment. There are different excesses for each section and some don't have an excess. The amounts that apply are shown on **your** insurance schedule.

Vet fee excesses

There are three types of excess that apply to claims under the **vet** fees section. These are fixed, voluntary and variable excesses.

Fixed excesses

This is the standard policy excess for vet fee claims.

The fixed excess will be applied once per condition on a Time limited policy. If the claim is less than the excess then any further claim will have the remainder of the excess deducted.

On a Lifetime policy the fixed excess will be applied once per condition for each policy year. So if a claim is submitted in the following policy year or the treatment dates span the renewal date then a fixed excess will be deducted again.

Voluntary excesses

This is an excess that is selected by **you** to reduce **your** premium when **you** started **your** policy. This will be shown on your Schedule. The voluntary excess will be deducted in addition to the fixed excess and is applied in the same way.

Variable excesses

A variable excess is the percentage **you** must contribute to each claim on a Lifetime policy. The amount of the contribution **you** must pay towards the claim is calculated as 20% of the balance left of the claim after the fixed and voluntary excesses have been deducted. This only applies from the day **your** dog reaches 8 years of age, or **your** cat reaches 10 years of age.

Here is an example if your dog is 9 years old (your excesses may differ from the example)



Injury and property damage liability excesses

This is a fixed excess and applies to both Time limited and Lifetime policies when there is an **injury** to another pet or third party property damage claim. The table in **your** schedule will show the amount of excess **you** would need to pay.

Accidental damage excesses

This is also a fixed excess and only applies to Lifetime policies that have this level of cover. The table in **your** schedule will show if this section applies and the excess that **you** would need to pay.

Changing your policy

When making changes to **your** policy the premium may go up or down, however, the lowest amount **we** will refund is £5. So **we** will not refund **you** any amount that is less than £5.

Changing your policy type

Once **you** have a policy with **us** **you** can change **your** cover from a Time limited to Lifetime policy or from a Lifetime to Time limited policy at any time. See the differences between these policies in the 'Policy types' section. If **you** change **your** policy from a Time limited to a Lifetime policy a **waiting period** will apply.

If **your pet** has any on-going **treatment** of an **illness** or **injury**, **we** can continue to provide cover for the cost but only up to the time and monetary limits of the Time limited policy. Once the policy limit has been reached there is no more cover available for this condition. This condition is then treated as a **pre-existing condition**.

Important – if **you** have changed to another type of policy the policy limits that apply will be shown

- on **your** new schedule that will apply to new conditions
- or on **your** Time limited schedule for any on-going **treatment** of an **illness** or **injury** (this may be **your** new or previous schedule).

An example

Your dog has had diabetes for 2 years and last year **you** changed **your** policy. **Your** dog has now been diagnosed with cherry eye. Here is an example showing how changing the policy type can affect what policy limits will apply to each of these conditions.

Changing a Lifetime policy to a Time limited policy.

Your dog's diabetes will not be covered anymore as the condition started more than 12 months ago and will be treated as a **pre-existing condition**. Any **treatment** for

cherry eye will be covered for 12 months from the first date of **treatment** up to the policy limit shown on **your** schedule.

Changing a Time limited policy to a Lifetime policy.

As **your** dog's diabetes started more than 12 months ago it is a **pre-existing condition** and cover on this condition stopped 12 months ago. There will be no more cover available for **your** dog's diabetes. The **treatment** for cherry eye will be covered for each policy year that **your pet** needs **treatment** as long as **you** stay insured with **us** on a lifetime policy.

Changing to another policy with a different vet fees limit

You can change **your** policy to another Time limited or Lifetime policy that has either a higher or lower **vet** fees limit at any time. If **you** change **your** policy from a Time limited to a Lifetime policy a **waiting period** will apply.

We can continue to provide cover for the cost of on-going **treatment** of an **illness** or **injury**, but only up to the lower policy limits and conditions.

Important – if **you** have changed to another policy with a higher **vet** fees limit **your** new schedule will only show the policy limits that apply to new conditions. The **vet** fees limit for any on-going **treatment** of an **illness** or **injury** shown on **your** previous schedule will not increase.

Here is an example for Time limited policies

Your dog has had diabetes for 2 years and was diagnosed with arthritis 5 months ago which has cost £1,600 in **vet** fees. **Your** dog has now had an accident. Here is an example showing how changing the policy type can affect what policy limits will apply to each of these conditions.

If you chose a policy with a lower vet fees limit.

You had a £2,500 Time limited policy and changed to a £1,500 **vet** fees limit policy.

- Diabetes** – There is still no cover available as cover ended 12 months after the date of the first **treatment**. This condition is now treated as a **pre-existing condition**.
- Arthritis** – As **you** changed **your** policy the balance of **your vet** fees is now not available as the claims have already cost more than **your new vet** fees policy limit of £1,500.
- Accident** – **Your** new policy **vet** fees limit will apply (£1,500) for up to 12 months of **treatment**.

If you chose a policy with a higher vet fees limit.

You had a £1,500 Time limited policy and changed to a £2,500 **vet** fees limit policy.

- Diabetes** – There is still no cover available as cover ended 12 months after the date of the first **treatment**. This condition is now treated as a **pre-existing condition**.
- Arthritis** – There is no cover available as the fees limit had been reached on **your** previous policy. This condition is now treated as a **pre-existing condition**.
- Accident** – **Your** new policy **vet** fees limit will apply (£2,500) for up to 12 months of **treatment**

Here is an example for Lifetime policies

Your dog has had both diabetes and a cataract operation which have currently cost £4,600 in **vet** fees in the current policy year. **Your** dog has now ingested a foreign body and needs surgery that will cost £1,200. Here is an example showing how changing the policy type can affect what policy limits will apply to each of these conditions.

If you chose a policy with a lower vet fees limit.

You had a £5,000 Lifetime policy and changed to a £3,000 **vet** fees limit policy one month ago. As **your** current claims have exceeded **your** new lower **vet** fees limit no further costs will be paid in this policy year. The policy limit for any new claims for the diabetes or cataracts in the next policy year will be £3,000. This policy limit will also include any new claims for any other on-going conditions that are not treated as a **pre-existing condition**.

If you chose a policy with a higher vet fees limit.

You had a £5,000 Lifetime policy and changed to a £10,000 **vet** fees limit policy one month ago. As **your** current claims have not reached **your** lower **vet** fees limit yet there is a balance of £400 that can be put towards the surgery **your** dog now needs. No further costs after this will be paid this policy year. The policy limit for any new claims for the diabetes or cataracts in the next policy year will still be £5,000. The higher policy limit of £10,000 will include those claims for the diabetes and the cataracts in addition to any new claims.

Taking your pet abroad

Your pet policy provides the same level of cover in the Pet Travel Scheme listed countries as in the **UK** with no limit on the **trip** length. **You** must comply with all the regulations and requirements of the scheme that apply to the **UK** and the country **you** are travelling through or visiting. **Your** policy also provides additional overseas cover and this is covered in section 10 of this booklet.

There is no cover for liability for non EU listed countries. The information about the Pet Travel Scheme can be found at www.gov.UK/take-pet-abroad.

Your renewal

As **pets** get older the likelihood of them becoming ill and needing **treatment** increases, so premium increases can be quite significant especially if there has been a claim. Excesses, benefits and other policy terms and conditions may also be changed at the renewal date of the insurance, but if **we** do make any changes these will be clearly highlighted to **you**.

We'll send **you** a renewal invitation around three weeks before **your** renewal date. This will show **your** renewal premium and any changes to **your** cover.

If **you** pay **your** premium by monthly direct debit **your** schedule and renewal documents will be sent to **you** with the renewal invitation. If **you** decide **you** do not want to continue with **your** policy **you** must contact **us** and cancel **your** direct debit with **your** bank.

Alternatively if **you** pay or would like to pay annually by debit or credit card please call **us** before **your** renewal date to continue with **your** cover. **We** will then send **you** **your** renewal documents including the schedule unless **we** have already sent them.

If **you** renew but then decide to cancel, provided **you** tell us before **your** renewal date, **we'll**

refund what **you've** paid in full. If **you** cancel after **your** renewal date has passed **you** will be charged in line with the cancellation rules detailed in the cancellation section below.

Please remember that if **your pet** has suffered from any condition, **illness** or **injury** or **your pet** has any on-going conditions these may not be covered by another insurer or if there is a gap in **your** insurance cover with **us**.

We reserve the right not to invite renewal of **your** policy. If this is the case **we** will write to **you** around three weeks before the policy end date explaining the reason.

To cancel your insurance cover, please contact us at:

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

Tel. no. 0800 756 8563. For Text Phone please dial 18001 first.

(Opening hours: Mon-Fri 8am-8pm, Sat 8am-5pm).

Insurance premiums

All premiums include insurance premium tax (IPT) where applicable. **You** may also have to pay other taxes or costs, for example if **your** employer covers the cost of **your** premium it may be classed as a taxable benefit in kind.

Vets and your pet insurance policy

Your pet insurance policy is a contract between **us** and **you**. It is a condition of the policy that **we** can give any information about **your** policy to any **vet** that has treated, or is going to treat **your pet** and that any current or previous **vet** **you've** used can provide **us** with information that **we** may need (**your vet** may ask **you** for **your** explicit consent before they are happy to do this).

Veterinary practices can differ widely in how they are run and how charges are applied. To make sure **we** treat all **our** customers in a fair and consistent way it is important that **we** receive as much information as possible about the claim **you're** making and that is why, for every **vet** fees claim, **we** must have a full clinical history and full breakdown of what charges are for. Invoices or receipts for costs must have an invoice or receipt number on them issued by **your vet** and be on **your** veterinary practice's headed paper – this is for tracking purposes and to help prevent fraud.

It is **your** responsibility to make sure **you** pay for any **treatment** or therapy **your pet** receives. If an additional charge is added to the cost because of late payment of fees, **we** won't pay this amount. If **you're** offered a discount for paying the cost of **treatment** within a certain amount of time **we** will only pay the lower amount.

The Royal College of Veterinary Surgeons (RCVS) registers vets to practise in the **UK** and regulates their educational, ethical and clinical standards. **Your vet** has a responsibility to both **you** as their client and **us** as the insurer of **your pet**. **Your vet** has a professional responsibility to act in an ethical and honest way and shouldn't be asked to confirm something they had no actual evidence of.

The amount vets charge can vary widely. This is often influenced by the location of the practice and the equipment the veterinary practice has invested in. It is important to **us** to keep **our** premiums as low as **we** can and this is dependent on claim costs.

The RCVS does not regulate what vets charge; however it does state that vets treating an animal covered by **pet** insurance should charge the normal practice fee rates and that **pet** insurance should not result in work being carried out that doesn't promote the **pet's** welfare.

If **we** see charges that are a lot higher than **we** normally see for the same procedure or **treatment** by other veterinary practices, or **treatment** that seems unnecessary or excessive, **we** may challenge these and ask the **vet** for an explanation. This may delay payment of **your** claim.

If **we** don't get a satisfactory explanation from the **vet** **we** may refer to an independent **vet** for his/her opinion and where necessary **we** will report excessive charges and **treatment** to the RCVS to investigate through their complaints process.

If **you** have evidence that different charges are being applied or unnecessary **treatment** is being recommended, please let **us** know.

If **you** have a complaint about a veterinary surgeon this can be reported to the RCVS for investigation. More information can be found at www.rcvs.org.UK.

Cancellation and transferring your policy to another person

Your cancellation rights

You can cancel up to 14 days after the date your policy started.

When **you** get **your** documents, if the cover doesn't meet **your** needs; **you** can cancel **your** insurance by telling **us**. If **you** do this within 14 days from the start date or from the day you receive your documents (whichever is later), **we**'ll refund any money **you**'ve paid, within 30 days of **you** telling **us** that **you**'d like to cancel.

More than 14 days after the date your policy started

After the initial 14 day period, if **you**'ve not made a claim, **we**'ll refund any money **you**'ve paid, less a charge for the cover **you**'ve had. If **you**'ve made a claim, **we** will refund any money for each whole month left until the policy renewal date.

Transferring your policy to another person

You can't transfer **your** policy to any other person. A person who isn't named on the schedule for this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms. If **you** wish to pass ownership of **your pet** onto someone else and want the **pet** to have continuous insurance cover with **us**, **you** must notify **us** before the policy is cancelled or cover lapses and **we** may arrange for a new policy to be taken out in the name of the new owner.

Our right to cancel

We'll cancel **your** insurance by giving **you** seven days' notice if:

- **you** don't pay the premium when **we** have notified **you** that the outstanding amount is required by a specific date;
- **you** or anyone else covered by this insurance has not met the terms and conditions in this document of **pet** insurance including any shown on **your** schedule;
- a change in **your** circumstances means that **we** can no longer provide cover;
- **we** identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which **you**'re not entitled;
- **we** identify **your** involvement in or association with insurance fraud and/or financial crime;
- **you** behave in a manner that makes it inappropriate for **us** to continue **your** insurance eg if **you** harass or show abusive or threatening behaviour towards **our** staff.

Our cancellation notice will confirm the reason for cancellation and be posted and/or emailed to **you**. **Your** insurance will end immediately the seven days' notice runs out. But if **you've** just taken out a policy or renewed with **us** and the premium is unpaid, **we'll** cancel **your** insurance from the start/renewal date.

We'll refund the balance for the remaining period of cover unless **we've** identified fraud. If a claim has been made, **we'll** cancel **your** cover but **we** may not refund any premium.

How to make a complaint

If **you** wish to make a complaint, please contact **us** by phone on **0800 756 8563**, for Text Phone please dial 18001 first. If **you** prefer to write, please address **your** letter to: LV= Pet Insurance and send it to; The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL or our email address Complaints@ultimateservices.co.uk.

Please quote **your** policy number in all correspondence. For more information, please visit the complaints section on **our** website: www.LV.com/complaints.

A copy of our internal complaints procedure is available on request.

If **we** can't resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service within 6 months of receiving **our** final response letter.

The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. For more information please visit www.financial-ombudsman.org.UK.

Telephone: **0800 023 4567** (free for people phoning from a 'fixed line', for example, a landline at home) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting with 01 or 02) or email: complaint.info@financial-ombudsman.org.UK.

Making a complaint will not affect your right to take legal action.

What happens if we can't meet our liabilities?

If **we** can't meet **our** liabilities, **you** may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation depending on what kind of insurance **you** have:

- non-compulsory insurance, such as **pet** insurance, 90% of the claim is covered
- compulsory insurance, such as third party motor Insurance, 100% of the claim is covered

You can get further information from: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Phone **0800 678 1100** or **0207 741 4100**. Email enquiries@fscs.org.UK.

General conditions – these apply to the whole of your policy

We can only pay claims if you meet the following conditions.

1. **You** are the owner of the **pet**, **your** main home is in the **UK** and **your pet** is named on the insurance schedule.
2. **Your pet** was eight weeks or older on the policy start date.
3. **Your pet** was seen by a **vet** in the 12 month period immediately before the start date of the policy.
4. **You** contact **us** within 12 months of an event, incident, **injury** or **illness** that could result in a claim and send **us** all claim information within 12 months of any **treatment you** want to claim for.
5. **You** provide all the evidence **we** ask for in order for **us** to fully assess any claim, at **your** own cost.
6. **You** look after and 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.
7. **You** inform **us** of any other insurance that may (or may not) cover the claim **you** are making.
8. **You** comply with all the requirements of the **Pet Travel Scheme** if **you** take **your pet** on a **trip**.
9. **Your pet** is not being used for any commercial (including selling or breeding), guard, security or racing purposes.

You accept that we have the right to do the following and/or that we'll act in the following ways.

10. **We** won't make any payment for a claim (other than for legal liability claims) if **we** receive conflicting information. It is **your** responsibility to make sure all supporting information provided in respect of a claim is correct, complete and accurate before **we** receive it.
11. **Your** claims will be assessed under the terms and conditions and limits of the policy that was in force when a condition or event first occurred. However if **you** have changed **your** policy to a policy with a lower **vet** fees limit then the terms and conditions and limits of the policy with the lower **vet** fee limit will apply.
12. If **you, your vet** or anyone representing **you**:
 - provides **us** with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
 - deliberately misleads **us** to obtain cover, gain a cheaper premium or more favourable terms;
 - provides **us** with false documents;
 - makes a fraudulent payment by bank account and/or card;

We may:

- agree with **you** to amend **your** policy to record the correct Information, apply any relevant policy terms and conditions and collect any additional premium due including any administration costs;

- reject a claim or reduce the amount of payment **we** make;
- cancel or void **your** policy (treat it as if it never existed), including all other policies which **you** have with **us**, and apply a cancellation charge.

Where fraud is identified, **we**'ll also:

- not return any premium paid by **you**;
- recover from **you** costs **we**'ve incurred; and
- pass details to fraud prevention and law enforcement agencies who may access and use this information.

13. If **you** or anyone representing **you**:

- makes a claim or part of any claim that is fraudulent, false or exaggerated;

We may:

- reject the claim or reduce the amount of payment **we** make;
- cancel **your** policy from the date of the fraudulent act and not return any premium paid;
- recover from **you** any costs **we**'ve incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act;
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

14. **You** agree that **your** current and/or previous **vet(s)** may release all information or records to **us** regarding **your pet** and that **we** may release any information relating to **your pet** insurance policy to any **vet** who has either treated, or is about to treat **your pet**.

15. If there is a disagreement between **your vet** and **us**, 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.

16. **You** agree that **we** may take over any claim and deal with it in **your** name.

17. If any loss, damage or liability is covered by this insurance and is also covered by any other insurance, **we**'ll only pay **our** share.

18. **We** may deduct any money **you** owe from any claim if **we**'ve not received the premium for the **period of insurance** in which the **pet** first shows signs of an **illness** or **injury**, or has any **treatment**.

General exclusions

We won't cover **you** for any claim that is caused by or in any way related to any of the following.

1. Any **illness**, **injury** or changes in **your pet**'s normal healthy state, its bodily functions or behaviour (or **vicious tendencies**) that **your pet** shows signs of before the start date of **your** policy.
2. Any **illness** or behavioural problem, or any signs of an **illness** or behavioural problem that occurs in the first 14 days immediately following the start date of the policy.
3. Any **injury** that happens in the first 48 hours immediately following the start date of the policy.
4. Anything that is noticed, occurred or is treated, outside of a **period of insurance**.

5. **Your pet** falling 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.
6. **Your dog** suffering from distemper, hepatitis, leptospirosis or parvovirus unless **your dog** is up to date with its vaccinations for these; or **your cat** suffering from feline infectious enteritis, feline influenza and feline leukaemia unless **your cat** is up to date with its vaccinations for these.
8. Any **treatment** that is not recommended by a **vet**.
9. **Your pet** being outside of the **UK** or **Pet Travel Scheme** listed countries.
There is no cover for anything that results from travel to or within unlisted countries.
10. Any liability arising outside of the **UK** or **Pet Travel Scheme** EU listed countries.
11. Any notifiable disease as named in the Animal Health Act 1981 (an example of which is rabies).
12. 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. 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. **Your pet** disturbing or injuring livestock (including injuries to **your pet**).
15. Any changes to currency rates.
16. War, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution.
17. Radiation or contamination from nuclear fuel or nuclear waste or from the burning or explosion of nuclear fuel; or from any radioactive or contaminating properties of any nuclear installation, reactor or other nuclear assembly or its component part.

Section 1: Veterinary fees

The purpose of this section is to provide cover for unexpected veterinary fee costs that **you** have to pay to get **your pet** treated for **illness** or **injury**. Please see **your** schedule for the policy type that applies to this section. Not all **vet** fees or costs are covered.

Veterinary fees

We'll pay the cost of **treatment** for each condition, **illness** or **injury**:

For Time limited policies	each condition, illness or injury is only covered for 12 months. The period of cover starts from the first date of treatment and will finish 12 months later or when the policy limit on your schedule has been reached, whichever happens first.
For Lifetime policies	the policy limit on your schedule is the maximum we will pay for all conditions and behavioural treatment in each policy period .

Dental treatment

We'll pay the cost for **treatment** relating to gum and/or teeth:

- if it is due to an **injury**;
- or to remove first milk teeth (**your pet** must be at least six months old and has been insured with **us** before it was 16 weeks old).

For Time limited policies	limited to the above cover only. There is no other cover available even for tooth or gum disease.
For Lifetime policies	<ul style="list-style-type: none">■ the above cover■ any other dental treatment, including treatment for tooth or gum disease. Your pet must have had either a dental or an annual check-up within the previous 12 months and all routine and preventative treatment (including de-scaling and polishing teeth) has been done within 3 months of your vet's recommendation.

Complementary therapy

We'll pay for:

For Time limited policies	5 sessions.
For Lifetime policies	10 sessions.

- For us to consider agreeing further sessions **we** will need written confirmation from **your vet** of the improvements this therapy has had on **your pet** and that this therapy is replacing or preventing other **treatment**.
- only 5 additional sessions will be agreed each time.
- **you** must call **us** before **you** book **treatment** if the **treatment** is not listed within **our** definitions of '**alternative medicine**' or '**complementary therapy**' for **us** to consider these costs.

Behavioural treatment

We'll only pay for:

For Time limited policies	no cover.
For Lifetime policies	treatment or therapy of a mental or emotional disorder which has been recommended by a vet

- behavioural equipment or retraining is not covered (eg training aids, DVD's and books).
- pheromone products (such as DAP diffusers, Feliway) for a maximum of 3 months and only if they are being used as part of a 'Behaviour Modification Programme'.

All section 1: Veterinary fees

We will pay for:

- analysis, tests, biopsies or histology tests on any lump or a part of **your pet** that has been removed if this affects what **treatment your vet** will give **your pet** or affects the diagnosis. **Your vet** must confirm the reason in writing.
- extra charges to see a **vet** out of **your** veterinary practice's normal opening hours if written confirmation is provided from the **vet** that explains why **treatment** couldn't wait until normal surgery hours. Otherwise **we** will only pay the charges that would have applied during normal opening hours. **Your vet** will need to provide the charges that would have applied if **your pet** had been seen during normal opening hours.
- house calls if the **vet** provides written confirmation that this was essential, because getting **your pet** to the veterinary surgery would have seriously worsened **your pet's** condition. Otherwise **we** will only pay the charges that would have applied during normal opening hours (and which **your vet** must provide).
- blood tests done before an anaesthetic, surgery or a procedure if **your pet** is aged six years or more.
- tests that are done to check a **pet's** ongoing medical condition and/or any impact of the medication they are on, or for tests being done to monitor an ongoing **illness** no more frequently than once every three months unless **your vet** confirms that the results of the tests could mean a need for a change in **treatment** and what that change would be.
- **your pet** to be kept at a veterinary practice (hospitalised) if the **vet** confirms in writing what **treatment** is being received and why it is necessary for the **pet** to be kept at the practice in order to give this **treatment**.

You must pay:

- the excesses shown on **your pet** insurance schedule (see the section 'Excesses' for more information) for each claim for each separate **illness, injury or behavioural treatment**. On the Lifetime policy the fixed plus any voluntary and variable excesses will be deducted in each **policy period** for each condition being claimed.
- any costs that are charged to **you** for being referred on to, or back from, an alternative **vet** (eg for specialist **treatment**) or for **behavioural treatment, Complementary therapy or alternative medicine**. This includes paying for any postage, packaging, courier or transport costs.
- any charges or administration fees.

- any costs that as a responsible **pet** owner **you**'d expect to pay, such as (but not limited to) vaccinations, flea **treatment**, wormers, nail clipping, descaling or cleaning teeth, spaying or castration.
- any form of housing, cage, basket or any bedding.
- any costs if **you** choose to have a post mortem.

We won't pay for:

- anything in any way related to a **pre-existing condition**.
- any itemised costs if the relevant information needed to assess the claim is missing.
- any condition, **illness** or **injury** that **your pet** had or had signs of that **you** have not seen **your vet** about in the **waiting period**.
- any condition that is related to or can be linked to a condition that **your pet** has previously suffered from before the start date of **your** policy. Please read the section on 'Related, recurring, on-going and bilateral conditions' for more information.
- any preventative or routine **treatment**, examinations or tests, general health supplements, bathing or de-matting.
- blood tests done before an anaesthetic, surgery or procedure if **your pet** is less than six years old unless **your vet** provides specific evidence that suggests **your pet's** health may be at risk from the surgery, procedure or anaesthetic. **Your vet** must confirm what the alternative **treatment** would be if the blood tests did reveal such a risk.
- non-essential **treatment** (including any cosmetic surgery or **treatment**).
- any food unless it is being used instead of an alternative form of medication. **We** must be told by **your vet** what medication the food is replacing before **we** can consider paying the cost of the food.
- any costs that **you** have to pay if **you** get a second opinion from another **vet** or therapist unless **we** have been told the reasons for the second opinion and **we** have agreed **we** will pay the **treatment** fees before you go. In no event will we pay any referral fees.
- tests to monitor an ongoing **illness** more frequently than once every three months unless **your vet** confirms that the results of the tests could mean a need for a change in **treatment** and what that change would be.
- spaying in any circumstances even if it is done to prevent or treat another condition.
- castration in any circumstances even if it is done to prevent or treat another condition.
- any **treatment** connected with a retained testicle(s) if **your pet** was over 12 weeks of age when the cover started.
- any **treatment** connected with pregnancy or **your pet** giving birth, or for any complications that are caused because of these.
- any costs unless the condition or **illness** or **injury** and the **treatment** itself both occur in a **period of insurance**.
- the cost of any transplant surgery (this is the surgical replacement of an organ that is no longer functioning with an organ from a donor that does function) including any pre or post-operative care or **treatment**.
- costs that are in any way related to **your pet** being put to sleep (euthanasia), being cremated or buried, or for disposing of **your pet's** remains.

Section 2: Liability to other people for injury and property damage

This section only applies to dogs in the **UK** and EU countries listed in the **Pet Travel Scheme**. The purpose of this section is to provide cover for the costs and compensation **you** have to pay if **you're** legally responsible for damage caused by **your** dog to a person or property.

Note: In this section where **we** use '**you**' and '**your**' the definition is extended to include any person that is looking after or handling **your** dog for free and with **your** knowledge and permission.

We'll cover the cost, compensation and expenses **you** have to pay if someone is injured, falls ill or is killed or any damage caused by **your** dog that **you** are legally responsible for if:

- **you** tell **us** as soon as **you're** aware of an incident that might lead to a claim under this section;
- **you** do not negotiate, pay, settle, admit or deny any fault of **you** or **your** dog, 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 permission.

For Time limited and Lifetime policies	■ £2 million per policy
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We will only pay for:

- the cost, compensation and expenses up to the policy limit if **you** are legally responsible for the **injury** and damage **your** dog has caused.

You must pay:

- the excess shown on **your pet** insurance schedule for any claim for property damage. Property can be anything that is owned by someone which includes their pets.

We won't pay for:

- the cost of anything if **you** are legally responsible only because of a contract **you** have entered into.
- any claim that occurs because of a deliberate act or omission by **you** or a member of **your** family or household.
- loss or damage to property that is owned by, or in the control of, or being looked after by
 - **you** or **your** family or household;
 - anyone who is employed by a member of **your** household;
 - anyone travelling with **you** on a **trip**;
 - anyone **you** are staying with on a **trip** or who is staying with **you** on a **trip**.
- any compensation, costs or expenses that result from **your** profession, business or employment.
- any liability covered by any other insurance.

Section 3: Death of your pet from illness

This section only reimburses **you** if **your pet** dies as a result of an **illness** at a young age. **We'll** reimburse **you** the amount **you** paid or donated if the cause is not linked or related to a **pre-existing condition**. See the sections on '**pre-existing conditions**' and 'Related, recurring, on-going and bilateral conditions' for more information. This section only applies if **your** dog was under 9 years old or if **your** cat was under 11 years old when **your pet** died.

For Time limited and Lifetime policies	■ shown on your schedule up to a maximum of £1,500
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We will only pay:

- the amount **you** paid or donated which is shown on **your** schedule if **your pet** dies or has to be put to sleep by a **vet** to prevent suffering because of an **illness**.

You must:

- provide evidence of the amount **you** paid or donated for **your pet**.
- provide written confirmation if **your pet** was put to sleep from **your vet** that this was necessary.

We won't pay if:

- the **illness** is linked to a **pre-existing condition**.
- **your** dog was 9 years or older.
- **your** cat was reached 11 years or older.

Section 4: Death of your pet from an accident

This section only reimburses **you** if **your pet** dies as a result of an accidental **injury**.

We'll reimburse **you** the amount **you** paid or donated:

For Time limited and Lifetime policies	■ shown on your schedule up to a maximum of £1,500
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We will only pay:

- the amount **you** paid or donated which is shown on **your** schedule if **your pet** died or was put to sleep by a **vet** to prevent suffering because of an **injury** following an accident.

You must:

- provide evidence of the amount **you** paid or donated for **your pet**.
- provide written confirmation from **your vet** the reason why it was necessary to put **your pet** to sleep.
- provide a written statement from an independent witness if **your pet** dies at the scene of the accident confirming the circumstances of what happened.

We won't pay if:

- **your pet** died or was put to sleep because of a **pre-existing condition**. See the section on '**pre-existing conditions**' for more information.
- **your dog** was 9 years or older unless **your vet** provides written confirmation of the cause of death.
- **your cat** was 11 years or older unless **your vet** provides written confirmation of the cause of death.
- pay if **your pet** died or was put to sleep more than 12 months after the **injury** happened.

Section 5: Advertising and reward

This section only reimburses **you** the costs to advertise to try and get **your pet** back to **you** if **your pet** goes missing or is stolen.

We'll reimburse **you your** expenses:

For Time limited and Lifetime policies	■ up to £1,500 including a maximum £500 reward
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We will only pay:

- up to the limit shown which includes an amount for a reward.

You must:

- call **us** before **you** incur costs;
- provide a receipt for a reward from the person who found **your pet**. The receipt must give the persons full name, address, telephone number, the amount **you** have paid them and signed by them.

We won't pay if:

- the reward is to:
 - a member of **your** family;
 - anyone living or staying with **you**;
 - anyone employed by **you**;
 - anyone looking after **your pet**;
 - anyone travelling with **you** on a **trip**.
- **we** haven't agreed the costs before **you** incur them.

Section 6: Loss of your pet from theft or straying

This section reimburses **you** the amount **you** paid for **your pet** if **your pet** goes missing and is not found after 45 days.

We'll reimburse **you** the amount **you** paid or donated:

For Time limited and Lifetime policies	■ shown on your schedule up to a maximum of £1,500
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You must:

- within two days of **you** noticing **your** dog is missing call:
 - **your** local authority and either;
 - the welfare centres; or
 - relevant governing body or organisation for the country **your pet** goes missing in. (In Scotland **you** must report the loss to the police).
- within 10 days of **you** noticing **your** cat is missing call:
 - local rescue centres.
- be able to evidence **you** have contacted the relevant authorities / rescue and welfare centres.
- pay **us** back the amount **we** have paid under this section if **your pet** is found after **you** made a claim.

We won't pay if:

- **your pet** was found within 45 days.

Section 7: Boarding or pet minding fees

This section reimburses **you** the amount **you** have to pay to have **your pet** looked after if **you** have to stay in hospital for more than four days. For Lifetime policies there is also cover under this section for additional boarding costs if **you** are delayed from returning from **your** holiday.

We'll reimburse **you** the costs **you** have incurred to have **your pet** looked after at a licenced boarding kennel, cattery or **pet** minding service if **you** or a member of **your** family has to stay in hospital for more than four consecutive days:

For Time limited policies	■ up to £1,500
For Lifetime policies	■ up to £1,500. ■ we'll also cover any additional boarding or pet minding costs if you're delayed returning home from a holiday because your pre-booked transport is delayed or cancelled

We will only pay:

- for the costs that **you** paid for the period **you** or **your** family member are in hospital.
- (for lifetime policies) for the costs that **you** paid if **you're** delayed returning home from a holiday because **your** pre-booked transport is delayed or cancelled.

You must:

- provide receipts or evidence of what **you** have paid the boarding kennel, cattery or **pet** minding service and the dates for those costs.
- (for boarding or **pet** minding claims) provide written confirmation from the doctor or the hospital of the dates of the hospital stay and the condition / symptoms that led to the stay. The dates will usually be on a medical certificate that can be obtained when leaving the hospital.
- (for travel delay claims) provide evidence of the delay or cancellation (including timescales) and can't claim these costs back from any other policy, or from **your** carrier or any other company or organisation responsible for the delay.

We won't pay if:

- **you** knew that it was likely **you** or a member of **your** family was going to need to go into hospital on the start date of the policy.
- the hospital stay is not on the advice of a doctor, specialist or consultant.
- the hospital stay was for **treatment** of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted **injury**.
- **you** or a member of **your** family is receiving nursing home care, convalescence care or any other care that is not received in a hospital.
- (for travel delay claims) **your** pre-booked transport home from holiday was re-scheduled before **you** left the **UK**.
- (for travel delay claims) **your** travel delay costs can be claimed back from another policy, **your** carrier or another organisation responsible for the delay.

Section 8: Holiday Cancellation

This section reimburses **you** for **your** holiday costs that **you** have lost if **you** had to cancel **your** holiday within seven days or cut **your** holiday short because **your pet** went missing or needed emergency life saving **treatment**.

We'll reimburse **you** the costs of **your** holiday that **you** have lost and can't recover from anywhere else if **you** cut short or cancelled **your** holiday.

For Time limited policies	■ up to £1,500
For Lifetime policies	■ up to £3,000

We will only pay if:

your pet is not travelling with you and:

- **your pet** requires emergency lifesaving **treatment** (ie **treatment** without which **your pet** would die) while **you're** away or within seven days of **your** scheduled travel; or
- **your pet** goes missing within seven days of **your** scheduled travel; or if

your pet is travelling with you and:

- **your pet** requires emergency lifesaving **treatment** (ie **treatment** without which **your pet** would die) while **you're** away or within seven days of **your** scheduled travel; or
- **your pet** is too ill to travel when **you** are scheduled to leave; or
- **your pet** dies within seven days of when **you're** scheduled to leave.

You must:

- provide **us** with **your** original holiday booking invoice(s) and travel documents showing the dates and times of travel, cancellation invoice(s) showing the cancellation costs and charges **you've** incurred, as well as evidence from **your vet** of the reason for cancelling or cutting short **your trip**.

We won't pay:

- any claim that is a result of a **pre-existing condition** or an **illness** or **injury you** were aware of before booking **your** holiday or **trip**, or before going on your **holiday** or **trip**. See **our** section on '**pre-existing conditions**' for more information.
- if the need for life saving emergency **treatment** could have been prevented if **your pet** had received **treatment** earlier.
- if **your pet** dies within seven days of when **you're** scheduled to leave and **your pet** was not travelling with **you**.
- if **you** cut short **your** holiday with **your pet** because **your pet** goes missing or dies while **you're** on a **trip** not in the **UK**, as cover under section 10 part D may apply.

Section 9: Accidental damage to third party property – your schedule will show if this cover applies to your policy

This section covers the costs **you** have to pay for accidental damage **your pet** causes to personal property while visiting someone else’s home.

For Time limited policies	■ no cover
For Lifetime policies	■ up to £750 (this section will only apply if shown as applicable on your schedule)

You must pay:

- the excess shown on **your pet** insurance schedule for each claim.

We won't pay:

- for damage to personal property that is owned by, or in the control of, or being looked after by:
 - **you** or **your** family or household;
 - anyone employed by **you** or a member of **your** household;
 - anyone that has the care, control or custody of **your pet**;
 - anyone **you** are staying with on a **trip**;
 - anyone living or staying with **you**.
- for any damage that occurs if **your pet** is left in a home unless a person aged 18 or over is present.
- for any damage caused by **your pet** fouling, vomiting or urinating.
- for any damage to a motor vehicle or its contents or to any property damaged unless the property being visited is a permanently fixed structure (eg not a tent, caravan).
- if **you** or a member of **your** family or household have cover under any other policy unless that cover has been used up.

Section 10: Additional overseas cover

This section applies if **your pet** travels with **you** on a **trip**.

Claims under this section can be in addition to claims under sections 1 to 9.

Part A – Quarantine costs

We'll pay quarantine kennelling costs and costs **you** have to pay to obtain a replacement **pet** passport or third country official veterinary certificate for **your pet**.

For Time limited policies	■ up to £1,500 in each policy period
For Lifetime policies	■ up to £2,000 in each policy period

We will only pay:

- if **your pet's** microchip fails and the microchip met the of ISO Standard 11784 or Annex A of ISO Standard 11785.
- if **your pet** has to go into quarantine because of **your pet's illness** if **you** have complied with all the relevant regulations.
- if **you** get **your pet's** microchip checked and confirmed to be working properly within 30 days of **your** scheduled departure on a **trip**.
- up to £500 in any **policy period** towards quarantine kennelling costs **you** have to pay because **you** lose the EU **pet** passport or third country official veterinary certificate for **your pet**. We must have evidence that **you** had the correct documentation when **you** went on **your trip** eg a photocopy of the documentation.

You must:

- get **your pet's** microchip checked and confirmed to be working properly within 30 days of **your** scheduled departure on a **trip**.

We won't pay:

- for any costs as a result of an **illness** or **injury** that **your pet** was suffering from before **you** left the **UK** on a **trip**.
- any costs for quarantine kennelling that becomes necessary because of a behavioural, mental or emotional problem or **vicious tendencies**.

Part B – Replacement pet passport

We'll pay towards the cost of obtaining the necessary paperwork to allow **you** to re-enter the **UK** in each **policy period**:

For Time limited policies	■ up to £250
For Lifetime policies	■ up to £500

We will only pay if:

- **you** lose **your pet's** EU **pet** passport or third country official veterinary certificate during **your trip**.
- **your pet's** microchip of ISO Standard 11784 or Annex A of ISO Standard 11785 fails.

You must:

- get **your pet's** microchip checked and confirmed to be working properly within 30 days of **your** scheduled departure on a **trip**.

We won't pay if:

- **you** don't report the loss of the EU **pet** passport or third country official veterinary certificate to the issuing **vet** within 24 hours of discovery. **You** must provide evidence that this was done.
- **you** lost the EU **pet** passport or third country official veterinary certificate before starting **your trip**.

Part C – Repeat tapeworm treatment (applicable to dogs only)

We'll pay towards the cost **you** have to pay to get **your pet's** tapeworm **treatment** done again because **your** scheduled departure back to the **UK** with **your pet** is delayed by **your** carrier:

For Time limited and Lifetime policies	■ up to £1,000
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We will only pay if:

- the first worming **treatment** was carried out in the timescale required under the **Pet Travel Scheme**.

You must:

- pay to get the first worming **treatment** done on **your pet**.

We won't pay:

- any costs for any worming **treatment** other than what is necessary under the **Pet Travel Scheme** for **your pet** to re-enter the **UK**.
- if the delay is a result of anything **you** have or have not done.

Part D – Additional transport and accommodation costs

We'll pay towards additional accommodation and transport costs for **you** and **your pet** on the same basis that **you** had previously booked, eg same class flights and type of accommodation:

For Time limited policies	■ up to £750
For Lifetime policies	■ up to £1,000

We will only pay:

- if **your pet** suffers an **illness** or **injury** while on a **trip** and is not well enough to travel back to the **UK** as originally scheduled.
- for additional accommodation costs up until **your pet** is well enough to travel back to the **UK**.
- additional costs for **you** to stay beyond **your** scheduled departure date up to a maximum of four days, if **your pet** goes missing in the three days immediately before **your** scheduled return date.
- for additional accommodation costs if **you** lose **your pet's** passport and have to miss **your** scheduled departure back to the **UK**, in order to get the necessary replacement paperwork.
- for additional accommodation costs if **your pet's** microchip of ISO Standard 11784 or Annex A of ISO Standard 11785 fails and **you** have to miss **your** scheduled departure back to the **UK** in order to get the necessary replacement paperwork.

- for additional accommodation costs if **you** departure home is delayed by **your** carrier and **you** miss **your** rescheduled departure because **you** have to get **your pet's** tapeworm **treatment** repeated.

You must pay:

- for the cost of getting **your pet** home if **your pet** should die while **you're** on a **trip**.

We won't pay:

- for any additional costs for anyone else travelling with **you** unless they are under the age of 18 years and **you** are the only adult travelling with them.
- if **your pet** is ill or injured unless **you** provide evidence from a **vet** that **your pet** was not well enough to travel and confirmation of the earliest date **your pet** was considered fit enough to travel.
- any additional costs if **your pet** goes missing and **you** don't provide evidence that **you** notified the police and/or relevant authorities and/or veterinary centres and/or rehoming centres within 24 hours and followed their advice.
- if **your pet's** passport is lost or their microchip fails and **you** choose to stay overseas while **you** source the necessary paperwork to allow **your pet** into the **UK** without going into quarantine. **We** won't pay more than **we** would have had to pay if **you** had returned to the **UK** as scheduled and **your pet** was put in quarantine kennels while the required paperwork was completed from the **UK**.
- additional transport or accommodation costs as a result of **you** having to get repeat tapeworm **treatment** unless **we** can see evidence that it really was not possible to have **your pet** treated again and catch the rescheduled departure.

How we use your information

Data Protection and Insurance Administration

This information explains how we may use your details and tells you about the systems we use that allow us to detect and prevent fraudulent applications and claims. The losses that we prevent help us to keep premiums down.

Liverpool Victoria Insurance Company Limited is registered for the purpose of processing personal data. Information provided to us may be held on computer, paper file or other format, whether or not you purchase a policy. We'll hold this information for a reasonable time to ensure we have a clear and complete history of insurance enquiries, applications, policy records and transactions.

We and our agents (e.g. service providers that we have agreements with both within and outside the European Economic Area) may use this information (some of which may be sensitive data) to process and administer your insurance. It may also be used or disclosed to regulators to monitor and enforce our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are helping us improve our service.

If you give us your credit card, debit card or bank details we may use it to automatically renew your insurance. We'll only do this where you say we can.

We use a secure process for all card payments. When a payment is processed we receive a unique transaction code and an extract of your card number from our payment processor, which we store as a record of the transaction.

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

If you move to a new insurer we may confirm certain details about your insurance to them. We'll only do this if we're sure it's a genuine request.

If we receive a request for policy information by an individual other than you we'll check that you have given permission to do this.

We won't use sensitive personal data for marketing purposes.

Credit Search and Identity check

We use information obtained from credit reference agencies who will check the details supplied against any database, public or otherwise. This helps us to confirm your identity, allows us to give you a quote and decide which payment options we can offer you, for example, paying monthly.

You'll see a record of this Credit search if you request a Credit Report.

No other organisation who may conduct credit searches will be able to see it.

If we conduct an Identity check a record of this will be retained by the credit reference agencies and may be provided to other organisations to assist with verification and identification purposes. You'll see a record of this Identity check if you request a Credit Report. These searches won't affect your credit record or credit rating in any way. You can request your Credit Report from any credit reference agency.

Policy discounts

We provide discounts (e.g. multi-product discount) in certain circumstances where there is more than one insurance held with us at the same address and we may validate any discounts against these insurances. This could result in anyone else living at your address who has an insurance with us, being made aware that someone else at your address, including you, has insurance with us.

Previous claims

If asked, you must tell us about any claim (even if it wasn't your fault). When you tell us we'll pass information about it to various databases. We may search these databases:

- when you apply for insurance;
- if you have a claim;
- at renewal.

We'll do this to validate your claims history or that of any other person or property likely to be involved in the insurance or claim.

Fraud prevention and detection

We'll check your information against a range of registers and anti-fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies.

If we find that false or inaccurate information has been given to us, or we suspect fraud, we'll take appropriate action. If fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact us at GFC, LV=, County Gates, Bournemouth, BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

Telling you about other products and services

If you have given us permission, 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, email or other appropriate means. You can opt out at any time by visiting our website or giving us a call.

Access to the personal information we hold about you

You can ask for a copy of the personal information we hold about you by writing to the CCA Department, LV=, County Gates, Bournemouth, BH1 2NF.

The law that applies to your insurance

The law of England and Wales applies to your contract with us.

Communications

All communications will be in English. You can get this and other documents from us in Braille, large print or audiotape by contacting us. Calls may be recorded for training and monitoring purposes.

Customer Services

Mon-Fri 8am-8pm, Sat 9am-5pm

0800 756 8563

To make a claim

Mon-Fri 8am-6pm, Sat 9am-2pm

0800 756 8567

For Text Phone: dial 18001 first. Calls may be recorded.



You can get this and other documents from us in Braille, large print or on audiotape by contacting us.

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