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. Staff are paid a salary and may receive an annual bonus but these are not directly influenced by your decision to purchase this policy. You should review your insurance requirements on a regular basis.

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 will be recorded for training and monitoring purposes.
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’
## Contents

<table>
<thead>
<tr>
<th>Welcome to LV=</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your insurance at a glance</td>
<td>2</td>
</tr>
<tr>
<td>Useful telephone numbers</td>
<td>3</td>
</tr>
<tr>
<td>Summary of policy limits</td>
<td>5</td>
</tr>
<tr>
<td>Definitions</td>
<td>6</td>
</tr>
<tr>
<td>Making a claim</td>
<td>8</td>
</tr>
<tr>
<td>– Authorisation for claims costs before you incur them</td>
<td>8</td>
</tr>
<tr>
<td>Important information</td>
<td>9</td>
</tr>
<tr>
<td>– Policy types</td>
<td>9</td>
</tr>
<tr>
<td>– Pre-existing conditions</td>
<td>9</td>
</tr>
<tr>
<td>– Related, recurring, ongoing and bilateral conditions</td>
<td>9</td>
</tr>
<tr>
<td>– Excesses</td>
<td>10</td>
</tr>
<tr>
<td>– Changing your policy</td>
<td>11</td>
</tr>
<tr>
<td>– Changing your policy type</td>
<td>11</td>
</tr>
<tr>
<td>– Changing to another policy with a different vet fees limit</td>
<td>12</td>
</tr>
<tr>
<td>– Taking your pet abroad</td>
<td>13</td>
</tr>
<tr>
<td>– Your renewal</td>
<td>13</td>
</tr>
<tr>
<td>– Insurance premiums</td>
<td>14</td>
</tr>
<tr>
<td>– Vets and your pet insurance policy</td>
<td>14</td>
</tr>
<tr>
<td>– Cancellation and transferring your policy to another person</td>
<td>15</td>
</tr>
<tr>
<td>– How to make a complaint and what happens if we can’t meet our liabilities</td>
<td>16</td>
</tr>
<tr>
<td>General conditions</td>
<td>17</td>
</tr>
<tr>
<td>General exclusions</td>
<td>18</td>
</tr>
<tr>
<td>Section 1: Veterinary fees</td>
<td>20</td>
</tr>
<tr>
<td>Section 2: Liability to other people for injury and property damage</td>
<td>23</td>
</tr>
<tr>
<td>Section 3: Death of your pet from illness</td>
<td>24</td>
</tr>
<tr>
<td>Section 4: Death of your pet from an accident</td>
<td>25</td>
</tr>
<tr>
<td>Section 5: Advertising and reward</td>
<td>26</td>
</tr>
<tr>
<td>Section 6: Loss of your pet from theft or straying</td>
<td>27</td>
</tr>
<tr>
<td>Section 7: Boarding or pet minding fees</td>
<td>28</td>
</tr>
<tr>
<td>Section 8: Holiday cancellation</td>
<td>29</td>
</tr>
<tr>
<td>Section 9: Accidental damage to third party property</td>
<td>31</td>
</tr>
<tr>
<td>Section 10: Additional overseas cover</td>
<td>31</td>
</tr>
<tr>
<td>Part A – Quarantine costs</td>
<td>31</td>
</tr>
<tr>
<td>Part B – Replacement pet passport</td>
<td>31</td>
</tr>
<tr>
<td>Part C – Repeat tapeworm treatment</td>
<td>32</td>
</tr>
<tr>
<td>Part D – Additional transport and accommodation costs</td>
<td>32</td>
</tr>
<tr>
<td>A summary of how we use your personal information</td>
<td>34</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Section of cover</th>
<th>Time limited policies</th>
<th>Lifetime policies</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veterinary fees</td>
<td>12 months of cover for each condition, from the start of each condition, up to the limit shown on your schedule</td>
<td>Up to the limit shown on your schedule to cover all conditions in each 12 month policy period.</td>
<td>20</td>
</tr>
<tr>
<td>- Dental cover</td>
<td>Accidental injury and milk teeth removal only</td>
<td>If annual check-ups &amp; preventative treatment are undertaken</td>
<td>20</td>
</tr>
<tr>
<td>- Complementary therapy</td>
<td>5 sessions covered. Additional sessions must be approved by us</td>
<td>10 sessions covered. Additional sessions must be approved by us</td>
<td>20</td>
</tr>
<tr>
<td>Additional sessions must be approved</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Behavioural treatment</td>
<td>No cover</td>
<td>Included within the vet fees limit shown on your schedule</td>
<td>21</td>
</tr>
<tr>
<td>Liability to other people for injury and property damage (dogs only)</td>
<td>Up to £2 million per policy</td>
<td></td>
<td>23</td>
</tr>
<tr>
<td>Death from illness</td>
<td>Purchase price up to £1,500</td>
<td>For dogs up to 9 years old and cats up to 11 years old</td>
<td>24</td>
</tr>
<tr>
<td>Death from accident</td>
<td>Purchase price up to £1,500</td>
<td></td>
<td>25</td>
</tr>
<tr>
<td>Advertising and reward</td>
<td>Up to £1,500 including a maximum £500 reward</td>
<td></td>
<td>26</td>
</tr>
<tr>
<td>Loss of pet from theft or straying</td>
<td>Purchase price up to £1,500</td>
<td></td>
<td>27</td>
</tr>
<tr>
<td>Boarding or pet minding fees</td>
<td>Up to £1,500</td>
<td></td>
<td>28</td>
</tr>
<tr>
<td>Holiday cancellation</td>
<td>£1,500</td>
<td>£3,000</td>
<td>29</td>
</tr>
</tbody>
</table>
### 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.
<table>
<thead>
<tr>
<th><strong>Period of insurance</strong></th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pet</strong></td>
<td>The cat or dog named on your policy schedule.</td>
</tr>
<tr>
<td><strong>Pet Travel Scheme</strong></td>
<td>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 <a href="http://www.gov.uk/take-pet-abroad">www.gov.uk/take-pet-abroad</a> for more information).</td>
</tr>
<tr>
<td><strong>Policy period</strong></td>
<td>A period of 12 consecutive months beginning on the start date or the renewal date of the insurance as shown on your insurance schedule.</td>
</tr>
<tr>
<td><strong>Policy wording</strong></td>
<td>The terms and conditions within the Document of Insurance.</td>
</tr>
<tr>
<td><strong>Pre-existing condition</strong></td>
<td>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</td>
</tr>
<tr>
<td></td>
<td>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</td>
</tr>
<tr>
<td></td>
<td>any illness, injury or behavioural problems or any signs of illness or behavioural problems that occur within the waiting period.</td>
</tr>
<tr>
<td><strong>Related condition(s)</strong></td>
<td>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).</td>
</tr>
<tr>
<td><strong>Treatment</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Trip</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>UK</strong></td>
<td>England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.</td>
</tr>
<tr>
<td><strong>Vet</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Vicious tendencies</strong></td>
<td>Shows aggression towards another person or animal</td>
</tr>
<tr>
<td><strong>Waiting period</strong></td>
<td>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</td>
</tr>
<tr>
<td></td>
<td>the first 48 hours following the start of the policy for any injury.</td>
</tr>
<tr>
<td><strong>We, our, us</strong></td>
<td>Liverpool Victoria Insurance Company Limited, and where used, its appointed agents.</td>
</tr>
<tr>
<td><strong>You, your</strong></td>
<td>The person named on the pet insurance schedule who is the owner and legally responsible for the pet.</td>
</tr>
</tbody>
</table>
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**

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)

LV= pays 80% of the balance
(80% x £800 = £640)

You pay 20% of the balance
(20% x £800 = £160)

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;
18. **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**.

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

**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**.


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     | 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:**

<table>
<thead>
<tr>
<th>For Time limited policies</th>
<th>no cover.</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Lifetime policies</td>
<td>treatment or therapy of a mental or emotional disorder which has been recommended by a vet</td>
</tr>
</tbody>
</table>

- behavioural equipment or retraining is not covered (e.g., 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 (e.g., 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 |

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

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:

<table>
<thead>
<tr>
<th>For Time limited and Lifetime policies</th>
<th>shown on your schedule up to a maximum of £1,500</th>
</tr>
</thead>
</table>

**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 |

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:

<table>
<thead>
<tr>
<th>For Time limited and Lifetime policies</th>
<th>shown on your schedule up to a maximum of £1,500</th>
</tr>
</thead>
</table>

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:

<table>
<thead>
<tr>
<th>For Time limited policies</th>
<th>up to £1,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Lifetime policies</td>
<td>up to £1,500.</td>
</tr>
<tr>
<td></td>
<td>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</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Policy Type</th>
<th>Maximum Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Time limited policies</td>
<td>up to £1,500</td>
</tr>
<tr>
<td>For Lifetime policies</td>
<td>up to £3,000</td>
</tr>
</tbody>
</table>

**We will only pay if:**

Your pet is not travelling with you and:

- Your pet requires emergency lifesaving treatment (i.e., 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 (i.e., 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.

<table>
<thead>
<tr>
<th>For Time limited policies</th>
<th>no cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Lifetime policies</td>
<td>up to £750 (this section will only apply if shown as applicable on <strong>your</strong> schedule)</td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th>Policy Period</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time limited policies</td>
<td>up to £1,500</td>
</tr>
<tr>
<td>Lifetime policies</td>
<td>up to £2,000</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Policy Period</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time limited policies</td>
<td>up to £250</td>
</tr>
<tr>
<td>Lifetime policies</td>
<td>up to £500</td>
</tr>
</tbody>
</table>

We will only pay if:

- you lose your pet’s EU pet passport or third country official veterinary certificate during your trip.

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:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For Time limited and</td>
<td>up to £1,000</td>
</tr>
<tr>
<td>Lifetime policies</td>
<td></td>
</tr>
</tbody>
</table>

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:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For Time limited policies</td>
<td>up to £750</td>
</tr>
<tr>
<td>For Lifetime policies</td>
<td>up to £1,000</td>
</tr>
</tbody>
</table>

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 your 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 re-homing 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.
A summary of how we use your personal information

Liverpool Victoria Insurance Company Limited is the controller of your personal information. We’ll keep you informed about how we use your personal information in the document ‘How we use your personal information’, which is available:

- online at LV.com/GIdata
- in writing, Braille, large print and audiotape from Gi Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or GICustomerSupport@LV.com

You have a number of rights concerning your personal information. You can ask for a person to review an automated decision, and in certain circumstances to:

- access the personal information we hold about you
- correct personal information
- have your personal information deleted
- restrict us processing your personal information
- receive your personal information in a portable format, and
- object to us processing your personal information

If you want to find out more or exercise these rights, contact Gi Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at GICustomerSupport@LV.com.

You can contact us about data protection at: Data Protection Officer, LV= County Gates, Bournemouth, BH1 2NF or dpo@LV.com.
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 will be recorded.