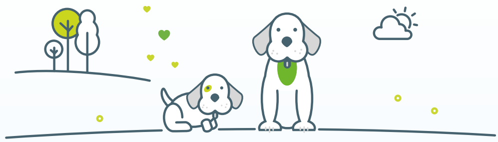


Pet Insurance

Lifetime Policy Booklet

Please read this with your Certificate of Insurance and Insurance Product Information Document (IPID) to understand the cover for your pet.

Plans purchased from 6th August 2026

Plans renewing from 3rd September 2026

This booklet contains:

- Who is this product suitable for?
- Your Terms and Conditions
- Privacy Notice – How we use personal information

Contents

Welcome to LV=

Thanks for choosing us

We're really pleased you chose this pet insurance. To understand your cover and how to contact us, you need to read this booklet along with your Certificate of Insurance and Insurance Product Information Document.

Exceptional service

Our claims service goes the extra mile. We're committed to doing the right thing for you, so we'll settle claims quickly and efficiently, even in the most difficult of circumstances. We look forward to being by your side for many years to come.

Who is this product suitable for?

This product meets the demands and needs of a pet owner who wants cover for the ongoing costs of vet treatment, for illnesses and injuries, over the life of their pet.

LV= hasn't provided you with any advice or recommendations about this product. You should review your insurance requirements regularly.

Who's involved in your insurance?

Liverpool Victoria Insurance Company Limited (LV=)
Arrange your pet insurance

Allianz Insurance plc
Provide and administer your pet insurance

Communications

All communications will be in English. **We** can provide documents in Braille, large print, audio, or on coloured paper. If **you** need these, please contact **us**.

How to contact us

By telephone, to discuss your	Claim **0330 100 9831** Policy **0330 100 9712**
Online	Please visit **www.lv.com/pet-insurance/existing-customers** to complete your details on a handy webform, this'll help us get you through to someone who can help you.
In writing	**LV= Pet** **PO Box 221** **Huddersfield** **HD8 1FP** **United Kingdom**

Useful services

Pet health advice	**lv.com/pet-insurance/existing-customers/first-vet**
Legal advice helpline	**0344 209 0516** (Quote reference **36913**)
Pet bereavement support service (provided by Blue Cross)	**0800 138 6533**

Your Pet Insurance Terms and Conditions

These Terms and Conditions explain **your pet**'s cover and the different sections available. 'Death of pet from illness' and 'Third party legal liability' are only included if specifically listed on **your** Certificate of Insurance. It's important that **you** check **your pet**'s cover and contact **us** as soon as possible if it's not as **you** expected.

These Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance and **your** insurance application. To understand exactly what **your** insurance contract covers **you** need to read **your** Certificate of Insurance and Insurance Product Information Document, together with these Terms and Conditions.

Where your cover applies – the geographical limits

All sections of **your** cover apply when **your pet**'s in the **UK** and **covered countries** except 'Third party legal liability' which only applies when **your dog**'s in the **UK**. For further details, please see 'When your pet's outside the UK' on page 12.

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, their meaning is below.

Covered countries	• The European Union (which is the member states of Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain and Sweden), and • Andorra, Canary Islands, Gibraltar, Iceland, Liechtenstein, Norway, San Marino, Switzerland and Vatican State.
Holiday	Travel with **your pet** within the **UK** and the other **covered countries**.
Home	The place in the **UK** where **you** and **your pet** usually live.

Illness, illnesses	Any sickness, disease, defect, abnormality and/or change from a healthy state. This includes any defect or abnormality **your pet** was born with or was passed on by his/her parents.
Immediate family	• **Your** partner, who's **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner, • **Your** or **your** partner's child, step-child, or dependant and/or • **Your** or **your** partner's parent, step-parent or guardian.
Injury, injuries	Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.
Maximum benefit	The most **we**'ll pay in a section of **your pet**'s cover as shown on **your** Certificate of Insurance.
Policy year	The time **we** provide cover as shown on **your** Certificate of Insurance. This is normally 12 months but can be less if **your pet** has been cancelled from **your** insurance.
Pre-existing condition	This is any **injury** that happened or any **illness** that showed **symptoms**, before **your pet**'s cover started. It's also any **injury** or **illness** that: a) has the same diagnosis or **symptoms** as, or b) is related to/caused by an **injury**, **illness** or **symptom your pet** had before cover started. This applies in all cases even if: • The **injury** or **illness** presents in the same, or different parts of **your pet**'s body • **Your vet** confirms the past and current **injuries** or **illnesses** aren't linked, or • **You** didn't expect to make a claim for the **symptom**/**injury**/**illness** when **your** cover started.
Symptom(s)	Any change from a healthy state, bodily function or behaviour.

Treatment	The cost of the following when required to treat **injury** and/or **illness**: • Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a **vet**, a vet nurse or another member of a vet practice under the supervision of a **vet**, and • Any medication legally prescribed by a **vet**.
UK	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Vet	**When your pet's in the UK** – a Veterinary Surgeon who's registered with the RCVS (Royal College of Veterinary Surgeons). **When your pet's in one of the covered countries** – a fully qualified Veterinary Surgeon registered in the country where **your pet**'s being treated.
Vet history	This is a record that can be obtained from each **vet** or vet practice of all interactions they've had with **your pet**.
Waiting period(s)	For any **injuries**, this is the first 48 hours of **your pet**'s first **policy year**. For any **illnesses**, this is the first 14 days of **your pet**'s first **policy year**.
We, our, us	Unless otherwise indicated, all references to we, our and us in these Terms and Conditions refer to Allianz Insurance plc.
You, your	The person named on **your** Certificate of Insurance.
Your dog	The dog named on **your** Certificate of Insurance.
Your pet	The dog or cat named on **your** Certificate of Insurance.

How your price can change

A number of factors impact **your** price, such as **your pet**'s age, claims **you**'ve made, increased vet costs and advancements in vet treatment. These mean **your** premium is likely to increase at each renewal, and that increase could be significant, particularly if **you** make claims. There is no limit to the amount **your** premium can rise each year.

As pets get older, they are more likely to need vet treatment, which also impacts the price of **your** insurance. If **you** change **your** address, this could also affect the price of **your** policy at **your** next renewal, as vet fees vary area by area.

How your excess can change

The excess is the amount **you** pay when **you** claim and the excesses that apply for **your pet** are explained on **your** Certificate of Insurance. The 'Veterinary fees' and 'Third party legal liability' sections have an excess.

How we can change your 'Veterinary fees' excess	**For all pets** At any renewal **we** can change the excess amount. For example, increasing from £75 to £100.
	When your pet gets older For some older pets, there may be a significant change to **your** excess. If **your** 'Veterinary fees' **maximum benefit** is: • **£1,000** – No percentage excess will be added. • **Any other amount** – If **you** don't already have a 20% excess, **we** will add it at the renewal after a dog's 8th birthday or a cat's 10th birthday. This will be in addition to **your** fixed excess. The 'Your excesses' section of **your pet**'s Certificate of Insurance explains the exact excess **you** pay and if this will change. It's important **you** check this carefully. **We**'ll remind **you** a year before any significant changes are made.
How you can change your 'Veterinary fees' excess	**We** may have another excess option available. For example, **you** may be able to increase the excess **you** pay and reduce **your** premium. To find out more, please call **us** on **0330 100 9712**.

If you want to change your level of cover

We offer a range of Lifetime plan limits from £1,000 to £12,000.

Changing to a higher level of Lifetime cover	**You** can apply at the renewal of **your** policy for continuous cover for **your pet**. **We**'ll then let you know if **we** can offer this cover after reviewing **your pet**'s information If **you** don't want to wait until **your** renewal to increase **your** limit, **you** can take out a new policy with **us** until **your dog** turns 8, or **your cat** turns 10. It's important that **you**'re aware that any new policy will be completely separate. This means **we** won't cover a) any **illness** or **injury** that happens or shows **symptoms** before the new policy starts, and b) any **illness** or **injury** that happens in the **waiting period** of the new policy.
Changing to a lower level of cover	**You** can do this at any time. There are also Time Limited plans available.

If **you**'d like to discuss changing **your pet**'s cover, please call **us** on **0330 100 9712**.

Renewing your policy

Your policy covers **your pet** for 12 months as long as **you** continue paying **your** premium. **We**'ll contact **you** before **your** renewal date with full details for the next **policy year**.

If **you** pay by:

- **Direct Debit**, **we**'ll automatically renew **your** policy. If **you** don't want to renew, **you** need to let **us** know before **your** renewal date.
- **Any other means**, **you** need to contact **us** to pay for **your** cover. **You** can call **us** on **0330 100 9712**.

Changes we can make at renewal

We'll always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

a) **We** can change the:

- Price **you** pay,
- Excesses **you** pay, and/or
- The Terms and Conditions of **your** policy.

b) For dogs, **we** can limit or remove 'Third party legal liability' cover based on a review of **your dog**'s behaviour. Some examples are if **your dog**'s caused injury to a person/another animal, shows any aggression or has any health conditions that can affect how they behave.

As your pet gets older

At renewal after **your pet** reaches a certain age:

- There may be a significant change to **your** excess. Please see 'How your excess can change' on page 7 for further details.
- The 'Death of pet from illness' section will be removed at the renewal following a dog's 9th birthday or a cat's 11th birthday. At this time all cover in this section will stop.

We'll remind **you** of these changes at least a year before they happen.

If your pet was unwell before your cover started – pre-existing conditions

Your policy doesn't cover any **pre-existing conditions**. This is any **injury** that happened, or any **illness** that showed **symptoms**, before **your pet**'s cover started. It's also any **injury** or **illness** that:

a) Has the same diagnosis or **symptoms** as, or

b) Is related to/caused by

An **injury**, **illness** or **symptom your pet** had before cover started.

Some examples:

- **Your pet** was diagnosed with a skin allergy before **your** policy started, the skin allergy is a **pre-existing condition**.
- **Your pet** was limping and the **vet** decided to carry out some tests. In the meantime, **you** start a policy with **us**. The tests find **your pet** has arthritis. This arthritis is a **pre-existing condition** as the **symptoms** were shown before **your pet**'s policy started.

We won't cover **pre-existing conditions**. This applies even if **we** haven't added a specific exclusion to **your** policy. It's important to read **our** definition of 'Pre-existing condition' on page 5 as we will use this when we assess **your** claims to determine if an **illness**/ **injury** is pre-existing.

Extra exclusions on your pet's cover

This only applies to new policies which started from 26th May 2022. Before this time pet specific exclusions weren't printed on **your pet**'s Certificate of Insurance.

An extra exclusion is something that isn't covered for **your pet**, even though it would usually be covered by **our** policy. This exclusion can refer to one or more health conditions, an entire part of **your pet**'s body or an incident.

For example, **our** policies cover **treatment** for arthritis; however, if a pet has arthritis before the start of their cover, **we** can place exclusions for arthritis and related conditions. **We** won't cover any claims that fall under these exclusions.

We can place exclusions:

- At the start of your cover based on **your pet**'s individual **vet history** and **your** answers to our questions
- During the **policy year**, if **we** find out that when **we** asked during your application **you** didn't tell **us** about something or gave **us** inaccurate information (even if **you** believed it was accurate at the time). In these cases, the exclusion(s) will be placed from the start of **your** policy.

Specific exclusions for **your pet** are listed on **your** Certificate of Insurance.

Some exclusions are temporary and, on **your** request, may be removed by **us** if certain criteria are met. If **you**'d like to discuss any exclusion please contact **us**. Please also read 'Renewing your policy' on page 8 which explains when **we** can limit or remove 'Third party legal liability' cover.

Injuries and illnesses that happen in your waiting period

The **waiting period** is a time at the very start of **your** policy, where **injuries** and **illnesses** aren't covered. If **your pet** has an **injury** or **symptoms** of an **illness** in the **waiting period**, **we** won't cover any related **treatment** even if it happens after the **waiting period** ends.

For injury	If **your pet** has an **injury** in the first 48 hours of their first **policy year**, **we**'ll never cover any costs relating to that **injury**. This is whether **treatment** is needed in the first 48 hours or later on.
For illness	If **your pet** has **symptoms** of an **illness** in the first 14 days of their first **policy year**, **we**'ll never cover any costs relating to that **illness**. This is whether **treatment** is needed within the first 14 days or later on. **We** also won't cover any **illness** with the same **symptoms** or diagnosis and this is regardless of: • Where the **illness** is seen - whether this is in the same of different area of the body. • When the **illness** develops - whether this is weeks, months or years later. • Whether **your vet** confirms the **illnesses** aren't directly related.

The **waiting periods** only apply at the start of **your pet**'s first **policy year**. There are no **waiting periods** at each renewal. For further details, please read 'If your pet's unwell in the waiting period' in the 'Veterinary fees' section on page 19.

When your pet's outside the UK

Your pet's covered overseas in the **covered countries** for up to 180 days in each **policy year**, except for 'Third party legal liability' (dogs only), which only applies in the **UK**.

You need to follow these: **If you don't, we can refuse the claim.**	• Let **us** know as soon as possible if **your pet** will be outside of the **UK** for more than 180 days in a **policy year** as this can affect **your** cover. • Keep to the conditions of the Pet Travel Scheme (PETS). This is a government system that allows people in the **UK** to take their pets to certain countries and bring them back again without the need for quarantine. Full details can be found on the **UK** government website www.gov.uk/taking-your-pet-abroad or you can call the Pet Travel Helpline on **03000 200 301**. • Make sure all claim forms and supporting documentation are written in English. **You**'ll need to pay for any translation costs and give **us** a copy of the original along with the translation. • Let **us** know as soon as possible if **your pet** moves out of the **UK** to live in another country. **Your** cover will stop on the day **your pet** leaves the **UK**. The only time this won't happen is when **you**'ve spoken with **us** and **we**'ve agreed that **your** cover can continue for a short time.
We won't cover any costs:	• If a vet advised against taking **your pet** outside the **UK**. • For any **treatment** abroad if **your pet** already needed the **treatment** before leaving the **UK**. • Caused by any government or public authority putting restrictions on **your pet**. • That can be claimed back from anywhere else.

All claims will be paid in Pounds Sterling based on the mid-market exchange rates at the time the costs were incurred.

Making a claim

It's distressing when a much loved **pet** is ill or injured so **we** do all **we** can to make the claims process as quick and easy as possible. This section tells **you** how to make a claim. If **you** have a valid claim under the 'Veterinary fees' section, **we** can usually pay the vet practice direct.

Telling us about a claim or potential claim

You need to tell **us** as soon as possible if an incident happens that could lead to a claim under the 'Third party legal liability' section. For example, (but not limited to), **your dog** causing injury to a third party or damaging third party property. **You** can call **our** specialist liability teams on:

- **01483 218 781** for injury to a third party and
- **01483 218 782** for damage to third party property.

The lines are open Monday to Friday, 9am to 5pm, except Bank Holidays.

You can also email: **casualtyclaims@allianz.co.uk**.

For any other section of cover, **you** don't need to tell **us** about a potential claim or let **us** know that **you**'ll be making a claim. Simply send **us** **your** completed claim form and any supporting information **we** explain **we** need in each section under 'Making a claim'.

When to send us your claim

You need to send **us your** 'Veterinary fees' claims within 12 months of **your pet**'s **treatment**. **We** won't cover any claims received after this time. For all other claims, refer to that section of cover to understand when **we** need **your** claim.

Getting a claim form

Check if **your** vet practice can submit **your** 'Veterinary fees' claim directly to **us**, this is the fastest way for **you** to get paid. If they can't or **your** claim is for another section of cover **you** can get a claim form by:

Downloading from
www.lv.com/pet-insurance/existing-customers

Calling us
0330 100 9831

Writing to us
LV= Pet
PO Box 221
Huddersfield
HD8 1FP
United Kingdom

The claim form will tell **you** where to send this once complete.

Completing the claim form

Please make sure **your** claim is completed fully by both **you** and **your vet** (if needed). If any information is missing, this can delay **your** claim. **You** also need to send any supporting documentation stated in the 'Making a claim' part of the relevant section.

You'll need to pay any charges made for the completion of claim forms or the cost of any supporting documentation as **we** don't cover these costs.

Claim decisions over the telephone

We don't guarantee on the phone if **we**'ll pay a claim. Once **we** receive a fully completed claim form and all of the supporting information, **we**'ll let **you** know if **we**'ll pay the claim.

Your excesses

The excess is the amount **you** pay when **you** claim. The 'Veterinary fees' and 'Third party legal liability' sections have an excess and these are explained on **your** Certificate of Insurance.

Pet health advice

As an LV= Pet Insurance customer, your cover includes 24/7 free access to video consultations with qualified vets. This service is provided by FirstVet. Once you've registered, you'll be able to speak with FirstVet's experienced vets on video consultations to receive advice, treatment recommendations and a referral to your local vet practice if needed – all from the comfort of your own home.

You can find out more by visiting www.lv.com/pet-insurance/existing-customers/first-vet.

Veterinary fees

We'll pay the cost of treatment **your pet** needs for **illness** and **injury** during the **policy year**. As **your pet**'s covered on a Lifetime policy, **we**'ll cover ongoing **treatment** for **illnesses** and **injuries** year after year as long as **you** continue to pay for and renew **your** policy each year without a break in cover.

Your policy provides an amount of money in each **policy year** for **you** to claim for all **illnesses** and **injuries**. This is called the **maximum benefit** and is shown on **your** Certificate of Insurance. Every **12 months**, if **you** renew **your** policy, the **maximum benefit** is replenished and **you**'ll again have the full amount to claim from in the next **policy year**. If **your** cover is cancelled or stops for any reason (including when payment isn't made), all cover for **your pet** will end and no further claims will be paid.

Complementary and alternative therapies

The 'Veterinary fees' section also covers the cost of the following therapies and the amount **we** pay for these will be taken out of **your** 'Veterinary fees' **maximum benefit**.

Complementary therapies	Acupuncture	Chiropractic therapy	Hydrotherapy
	Laser treatment	Osteopathy	Physiotherapy
	Shock wave therapy		

Alternative therapies	Herbal medicine	Homeopathy

Alternative therapies must be carried out by a **vet**. Complementary therapies can be carried out by a **vet** or a therapist who **your vet** recommends and believes is suitably qualified.

You can claim up to 10 sessions of each complementary therapy type, for each separate **injury** or **illness** in each **policy year**. For example, if **your pet** has arthritis in his/her spine and a muscle **injury** to a leg, **you** can claim for:

- 10 sessions of hydrotherapy, 10 sessions of acupuncture, 10 sessions of physiotherapy, etc. for the arthritis, and
- 10 sessions of hydrotherapy, 10 sessions of acupuncture, 10 sessions of physiotherapy, etc. for the muscle **injury**.

We'll only pay up to **your maximum benefit** for all **treatment** and therapies combined. For example, if **your maximum benefit** was £2,000 and **we** had covered £1,500 of **treatment**, **you** would have £500 left. If **your pet** then had complementary therapy that cost £100 for each session, **you** could only claim up to 5 sessions, and **you** would have no further cover until **your** policy renews.

Every **12 months**, if you renew **your** policy (without a break), the sessions are replenished and **you**'ll again have the full 10 sessions to claim in the next **policy year** (up to **your maximum benefit**).

There's no session limit for alternative therapies, and **you** have the full 'Veterinary fees' **maximum benefit** available for these.

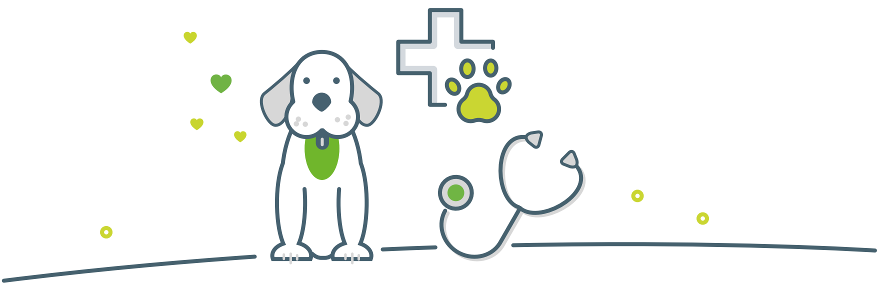
The 'Veterinary fees' section also covers behavioural and dental treatment, for further details see:

- 'When we cover behavioural treatment costs', page 20
- 'When we cover dentistry', page 21.

You'll pay:

The excess – this is the amount **you** pay when **you** claim and it's deducted from **your** claim settlement. **Your** excess is explained on **your** Certificate of Insurance. **We** can change the excesses **you** pay at the renewal of **your** policy. Please read 'How your excess can change' on page 7 for further details.

We may have another excess option available. For example, **you** may be able to increase the excess **you** pay and reduce **your** premium. If **you** would like to find out more, please call **us** on **0330 100 9712**.



Making a claim

You need to send **us your** claims within **12 months** of **your pet**'s **treatment**. If **treatment**'s ongoing **you** need to send **us your** claims at least once every 12 months. **We** won't cover any claims received after this time.

We'll need a fully completed claim form for each claim and:

- Invoices from the vet practice or professional that show what **you**'re claiming for.
- **If it's the first claim you're making for your pet**, his/her full **vet history**. If **we** need this at any other time **we**'ll let **you** know once **we**'ve received **your** claim.
- **For veterinary fees outside the UK**, the booking invoice or another official document showing the dates of **your holiday**.

If **we** don't get all the information **we** need, it can delay **your** claim.

We won't pay for:

1. Any routine or preventative treatments recommended by a **vet** to prevent **injury** or **illness** or any complications that result from these procedures. Some examples of what **we** don't cover are vaccinations, regular worming and flea treatments, bathing, de-matting and general health improvers such as vitamin tablets or fish oil supplements.
2. Any costs related to any **illness**/**injury** shown as not covered (excluded) on **your** Certificate of insurance. It's important to read 'Extra exclusions on your pet's cover' on page 10 for more information.
3. False pregnancy if **your pet** has already received **treatment** for more than two false pregnancies.
4. Any **treatment** in connection with breeding, pregnancy or giving birth.
5. Any costs relating to food, even if prescribed by a **vet**. This includes nutritional consultations or advice.
6. Buying or hiring any type of equipment, machinery, animal housing, bedding or cages. Some examples are home glucose monitors or readers, heat pads etc.
7. Any **treatment** or procedure **you** choose to have carried out that:
   - The **vet** confirms isn't necessary, or
   - Isn't related to an **injury** or **illness**.

   We also won't pay for any complications that arise from the **treatment**/procedure.
8. Any surgical items that can be used more than once.
9. Any transplant surgery, including any pre and post-operative care.
10. Any **treatment** that is part of a clinical trial. For the purpose of this insurance, a clinical trial is a research project testing a new **treatment**.
11. A post-mortem examination and/or report.

Bilateral conditions

This is where **your pet** has two of the same body parts, one on each side of the body. Some examples are ears, eyes, knees, cruciate ligaments etc. If **your pet** has the same **illness**/**injury** in both of the bilateral body parts, these will be treated as one (and the same) **illness**/**injury**. This applies if the **illness**/**injury** presents in both body parts at the same time or if they show in one body part at one time and the other at another time (days, weeks, months or years apart).

An example is, if **your pet** has damage to his/her right cruciate ligament in the first 14 days of the policy (the **waiting period**) and 6 months later has damage to his/her left cruciate ligament, both will be classed as one (and the same) **illness**/**injury**. **We** won't cover the **treatment** costs for either the right or the left cruciate ligament. Please see 'If your pet's unwell in the waiting period' on page 19 and 'If your pet was unwell before your cover started - pre-existing conditions' on page 9.

When your pet has more than one injury/illness

They'll be combined and treated as one (and the same) **illness**/**injury**, if:

- They have the same diagnosis, or
- They have the same underlying cause, or
- For **injuries** only, they happen at the same time.

This is regardless of whether **your vet** states the **injuries**/**illnesses** aren't linked or the **injury**/**symptoms**/**illness** presents in the same or different part of **your pet**'s body.

In all other cases, each **injury** or **illness** will be **treated** as a separate and different **injury**/**illness**.

If your pet was unwell before your cover started

Your policy doesn't cover any **pre-existing condition**. This is when **your pet** was unwell or had **symptoms** before **your** cover started. Any **injury** that happened, or any **illness** that showed **symptoms**, before **your pet**'s cover started is classed as a **pre-existing condition**. It's important to read 'If your pet was unwell before your cover started – pre-existing conditions' on page 9 and our definition of 'Pre-existing condition' on page 5 as these will be used to assess any claims to determine if a condition is pre-existing.

If your pet‘s unwell in the waiting period

The **waiting period** is a time at the very start of **your** policy, where **injuries** and **illnesses** aren't covered. If **your pet** has an **injury** or **symptoms** of an **illness** in the **waiting period**, **we** won't cover the **treatment** even if it happens after the **waiting period** ends.

For injury	If **your pet** has an **injury** in the first 48 hours of their first **policy year**, **we**'ll never cover any costs relating to that **injury**. This is whether **treatment** is needed in the first 48 hours or later on. An example is, **your pet** falls and damages his/her leg in the first 48 hours of **your** policy starting. He/she needs some **treatment** straight away and some follow up **treatment** 2 and 4 weeks later. All of this **treatment** isn't covered by **your** policy as it's related to the **injury** in the first 48 hours.
For illness	If **your pet** has **symptoms** of an **illness** in the first 14 days of their first **policy year**, **we**'ll never cover any costs relating to that **illness**. This is whether **treatment** is needed within the first 14 days or later on. **We** also won't cover any **illness** with the same **symptoms** or diagnosis and this is regardless of: • Where the **illness** is seen - whether this is in the same or different area of the body. • When the **illness** develops - whether this is weeks, months or years later. • Whether **your vet** confirms the **illnesses** aren't directly related. An example is, if **your pet** starts limping in their right hind leg in the first 14 days of the first **policy year**, which is found to be due to hip dysplasia. This isn't covered in the right hind and **we** also won't cover any hip dysplasia in the left hind.

Claims for medication

The cost of the medication will be taken from the **maximum benefit** that applies on the date the medication will be used.

When we cover behavioural treatment costs

We'll cover the cost of treating a behavioural illness that is a change to **your pet**'s normal behaviour that's caused by a mental or emotional disorder. **We** won't cover any behavioural illness that could've been prevented by training and/or neutering.

The behavioural treatment must be carried out by a **vet**, a member of a vet practice, or referred by a **vet** to a person who holds the Certified Clinical Animal Behaviourist (CCAB) qualification or a member of one of the following organisations:

- Association of Pet Behaviour Counsellors (APBC)
- Canine and Feline Behaviour Association (CFBA)
- Animal Behaviour and Training Council (ABTC) – the person must be a Veterinary Behaviourist or Clinical Animal Behaviourist within the Practitioner Organisation.

Pheromone products and other products used to calm and de-stress your pet

Products can be used to try to calm and/or de-stress **your pet**. **We**'ll only cover products used for this purpose that are pheromone based. **We** won't cover any other products. Pheromone products mimic natural pheromones, such as the pheromones a mother naturally emits to her young after birth. Some examples of pheromone products are Adaptil and Feliway.

The cost of pheromone products are then only covered when used as part of a structured behaviour modification programme to treat a behavioural illness. A behavioural modification programme is a programme written by a behaviourist detailing specific techniques to be used and action to be taken with the aim of permanently changing **your pet**'s behaviour.
This programme must be written by a behaviourist who fulfils the requirements to carry out behavioural treatment stated in 'When we cover behavioural treatment costs' above.

When this programme is in place, for each separate behavioural illness you can claim for the cost of pheromone products to be used for up to 6 consecutive months. After this time, if the behavioural **illness** isn't fully resolved or it recurs, **we** won't cover the cost of any further pheromone products for that behavioural **illness**, either in the same or future **policy years**.

When we cover dentistry

We'll cover the cost of **treatment** of a dental **injury** or **illness** as long as:

- **Your pet** had their teeth checked by a **vet** or vet nurse in the 12 months before the first **symptoms** of the **injury**/**illness** were seen, and
- Any **treatment** recommended during the check takes place within 6 months.

We won't cover any scale and polish in routine or preventative circumstances.

When we cover the cost of neutering your pet

We'll cover the cost of neutering if **your pet**'s suffering from an **injury** or **illness** and neutering is essential to treat that **injury** or **illness**.

We won't cover the cost of the following or any related complications:

- Routine neutering
- Spaying following a false pregnancy
- Neutering to treat a behavioural problem
- Chemical neutering.

When we cover house calls

We cover the cost of a house call if:

- This was needed to provide behavioural treatment (see 'When we cover behavioural treatment costs' on page 20), or
- The visit was by a **vet** and the **vet** confirms the house call was essential because moving **your pet** would have seriously worsened his/her condition.

If not, **we**'ll only pay the charges that would have applied if **you**'d taken **your pet** to the vet practice.

When we cover out of hours treatment and/or hospitalisation

We cover the cost of **your pet** being:

- Treated outside of the vet practice normal opening hours, and/or
- Admitted into the care of a vet practice (also known as hospitalisation),

If the **vet** confirms this was essential to prevent **your pet**'s condition seriously worsening.

If **your vet** doesn't confirm this:

- **For out of hours treatment**, **we**'ll only cover the charges that would have applied during normal opening hours.
- **For hospitalisation**, **we** won't cover any costs while **your pet** was hospitalised.

When we cover transportation costs for your pet

We cover the costs of transporting **your pet** to or from a vet practice if:

- The **vet** confirms this was essential to prevent **your pet**'s condition seriously worsening, and
- Transport was provided by a vet practice or a pet ambulance service who **your** vet practice recommended.

If **your vet** doesn't confirm this, **we** won't cover the transportation costs.

If your pet's put to sleep

We cover the cost of **your pet** being put to sleep if this was needed because he/she was suffering from an **injury** or **illness** that **your vet** believes couldn't be successfully treated. **We** won't cover the cost if **your pet**'s put to sleep for any other reason, such as his/her behaviour, an order by the government or another official body or where there's a nationwide shortage of the **treatment** needed for the **illness**. **We** don't cover any costs for cremation or burial.

Administration fees and charges

We don't cover administration fees or other charges, including costs for:

- Completing or submitting claims.
- Supplying supporting documentation.
- Late payment and/or interest.
- Postage and packaging exceeding £10.
- Additional booking or payment.

We'll deduct these costs from **your** claim settlement.

When we cover joint replacements and artificial body parts

We cover the cost of hip, knee and elbow joint replacements. **We** don't cover the cost of any other artificial body part (also known as prosthesis) or any related costs.

We can ask another vet to review your pet's details

We can refer **your pet**'s **vet history** to a **vet** that we choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**. **We**'ll pay any costs for this.

If you claim over £40,000 during your pet's life

As **you** have a Lifetime plan, the amount **you** claim can add up over the years. If **you**'ve claimed over £40,000 over the life of **your pet**, before **we** pay any further claims, **we** can ask for:

- **Your pet** to be examined by a specialist/consultant vet that **we** choose. **We**'ll pay any costs for this.
- All future treatment (other than emergency lifesaving treatment) to be authorised by **us** before it's carried out. **You**'ll need to submit a preauthorisation claim and then **we**'ll let **you** know if **we**'ll pay for the **treatment**.
- All future **treatment** to be carried out together with a specialist/consultant **vet** or therapist that **we** choose.

If any of these are necessary **we**'ll contact **you**.

When we'll give information to your vet practice

If a vet practice asks **us** for information about **your** insurance cover and **we** agree to provide it, **we**'ll only do this if the vet practice confirms they:

- Recently provided **treatment** for **your pet**, or
- Have spoken with **you** about providing **treatment** for **your pet** in the near future.

In these cases, **we'll** only tell the vet practice if **you** have an active insurance policy with **us** for **your pet**, and if **you** do – the date cover started, the type of cover in place, the monetary limits of **your** policy, the excesses **you** pay and if there are any additional exclusions.

Legal advice helpline

Access to Lawphone, which provides advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes.

The contact telephone number for Lawphone is **0344 209 0516**. When **you** call Lawphone, please quote the policy reference **36913**. **You**'ll be asked for a brief summary of the problem and these details will be passed on to an adviser who'll return **your** call.

Third party legal liability (dogs only)

Your dog's covered in this section when he/she is in the UK only.

This section applies to all dogs, unless it's been specifically removed and excluded from **your dog**'s cover. It's important that **you** check **your dog**'s Certificate of Insurance, including the exclusions and contact **us** as soon as possible if it's not as **you** expected.

In this section '**you**' and '**your**' mean **you** or any person looking after or handling **your dog** with **your** permission.

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your dog** during the **policy year** and **you**'re legally responsible, **we**'ll pay:

- Compensation and claimant's costs and expenses.
- Legal costs and expenses for defending a claim against **you**.

Where **we** refer to 'legally responsible', this is when **you** are responsible for **your dog**'s actions under **UK** law.

The **maximum benefit we**'ll pay for each incident is shown in **your** Certificate of Insurance.

You'll pay:

The excess – this is the amount **you** pay when **you** claim and it's explained on **your** Certificate of Insurance. **We** can change the excess **you** pay at the renewal of **your** policy.

You need to follow the below, or we can refuse the claim

Don't admit responsibility and/or negotiate
You, or anyone acting on **your** behalf, must not admit responsibility, agree to pay any amount (including any third party vet bills or expenses) or negotiate with any person following an incident.

Contact our specialist liability team as soon as possible if:

- An incident happens that could lead to a claim under this section. For example (but not limited to), **your dog** causing injury to a third party or damaging third party property. **You** must tell **us** about an incident even if **you** don't believe that a claim will be made against **you**.
- **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this section.

Call **our** specialist liability teams on **01483 218 781** for injury to a third party and **01483 218 782** for damage to third party property. The lines are open Monday to Friday, 9am to 5pm, except Bank Holidays. **You** can also email casualtyclaims@allianz.co.uk.

You'll need to provide **us** with a description of the circumstances as well as the details of any other insurance cover that may apply, for example (but not limited to), **your** home and contents insurance. **We** ask for this because most standard home insurance policies include liability cover.

Report the incident to any other insurance company you're entitled to claim under
For example (but not limited to), **your** home and contents insurance. **You** must tell **us** their name and address and **your** policy and claim number with them. **We** won't make any payment for any claim that results from an incident covered by any other insurance.

Immediately send us any writ, summons or legal documents you receive
You or any other person must not respond to any of these documents. **You** need to:

- Give **us** any information connected with the claim **we** ask for including details of **your dog**'s history.
- Tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
- Allow **us** to take charge of **your** claim and to prosecute in **your** name for **our** benefit.

There's no cover in this section when you're paying a business or professional to care for your dog

This section doesn't provide any cover when **your dog**'s in the care of a business or a professional and **you**'re paying for their services. For example (but not limited to), when **your dog**'s in the care of a dog minder, a dog sitter or at the grooming parlour. Therefore, to make sure **you**'re protected **you** should check that any business/ professional caring for **your dog** has:

- The appropriate third party liability insurance, and
- Tell them if **your dog** has any behavioural problems or requires any special handling so they're able to handle **your dog** appropriately.

There's no cover in this section when your dog's taken out to work with someone

This section doesn't provide any cover when **your dog**'s taken out to work with someone. There's no cover when **your dog**'s in the work premises/environment. For example (but not limited to), this section doesn't provide cover when **your dog**'s in an office, a shop (and he/she's with a person working there), a building site, a client's house, in a van for deliveries etc. **You** may want to speak with **your** employer, or if **you**'re self-employed **your** business insurance provider, to check if **your dog**'s actions in a work premises/environment are covered by another insurance policy.

Cover in this section does apply when **you**'re working from home, but it's important to know that **we** won't cover:

- Any **injury** to a person who's in **your** house/**home** office for a work or business reason.
- Any damage to any property:
  - Used for any work or business reason (for example, but not limited to, company laptops/equipment, stock etc)
  - Belonging to anyone that **you** live with, is a member of **your immediate family** or is employed by **you**.

We can remove cover for 'Third party legal liability' at renewal

At renewal **we** can limit or remove this cover based on a review of **your dog**'s behaviour. For example (but not limited to), if **your dog**'s caused injury to a person/another animal, shows any aggression or has any health conditions that affect how they behave. If there's a change to **your** cover, **we**'ll write to **you** explaining the change **we**'ve made.

At each renewal, **we** ask you about **your dog**'s behaviour. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance. If **you** don't give **us** full and accurate information, it can result in a claim not being paid or affect **your** cover.

When there's more than one dog on the policy

If there's an incident where more than one of the dogs insured on this policy are involved or contribute, **we**'ll only pay one **maximum benefit** of £2million for all of the dogs. **We** won't pay more than £2million for the incident.

Useful information if an incident occurs

We understand that if **your dog**'s in an incident it can be a difficult experience. There are steps **you** can take to help **us** with any claim, including:

- Note the time, date and location.
- In as much detail as **you** can remember, note down the circumstances and what happened.
- Take down details of the property damaged or the injuries that occurred.
- Obtain third party contact and insurance details.
- Take pictures.
- Obtain the details of any witnesses.

We won't pay any compensation, costs and expenses:

1. For dogs involved in protection sports or trained to attack, for example, as protection dogs.
2. For defending **you** if **we** haven't agreed beforehand.
3. For an incident that involves **your** profession, occupation or business.
4. For an incident that involves the profession, occupation or business of anyone who's employed by **you** or anyone who works for **you** in any way.
5. For an incident that happens where **you** work.
6. For an incident that takes place when **your dog**'s in the care of a business or a professional and **you**'re paying for their services. For example, but not limited to, when **your dog**'s in the care of a dog minder, a dog sitter or at the grooming parlour.
7. If **you**'re legally responsible only because of a contract **you**'ve entered into.
8. If **you**'re the person who's killed, injured or falls ill.
9. If the person who's killed, injured or falls ill lives with **you**, is a member of **your immediate family** or is employed by **you**.
10. If the property damaged belongs to **you**, any person who **you** live with, a member of **your immediate family** or a person who's employed by **you**.
11. If **you**, a member of **your immediate family** or any person who lives with **you** or is employed by **you** is responsible for, or looking after, the property that's damaged.
12. That result from an incident if **you** haven't followed instructions or advice given to **you** by the re-homing organisation, qualified behaviourist or the police about the behaviour of **your dog**.
13. If the incident happens in an area or place where dogs are specifically prohibited, unless **your dog** escapes and enters the area outside of **your** control.
14. For an incident caused by **your dog** worrying livestock. For more detail please read point 2 in the 'General exclusions'.
15. For any claim that results from an incident covered by any other insurance.
16. If **you**'re deemed responsible under the laws of any country other than the **UK** and members of the European Union.
17. For air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by **your dog**.

Pet bereavement support service

No one can prepare **you** for the loss of a beloved pet. Sometimes it helps to talk to someone who understands. The Blue Cross Pet Bereavement Support Service can help. **You** can call them at **0800 138 6533** between 8.30am and 8.30pm, or email pbssmail@bluecross.org.uk.

Death of pet from accident or illness

The Death of pet from illness section only applies if it's shown on **your** Certificate of Insurance. **We**'ll automatically remove this section at the renewal following **your dog**'s 9th birthday or your cat's 11th birthday. At this time all cover in this section will stop.

We'll pay the amount **you** paid or donated for **your pet** (up to the **maximum benefit** shown on **your** Certificate of Insurance), if during the **policy year**:

- **Your pet** dies, or
- Has to be put to sleep by a **vet** as he/she was suffering from an **injury** or **illness** that the vet believes couldn't be successfully treated.

If **you** didn't pay for **your pet**, **we**'ll pay the average cost of a pet of the same breed born in the same year.

If **we** pay a claim under this section, **we**'ll automatically cancel **your** policy from the day after **your pet**'s death.

- If he/she was the only pet on the policy - **we**'ll refund any amount **you**'ve paid for after this time.
- If more than one pet was insured on the policy - **we**'ll adjust future payments to reflect this change.

Making a claim

If **we**'ve received a 'Veterinary fees' claim confirming the death of **your pet**, **you** don't need to do anything and **we**'ll automatically process **your** claim.

If **we** haven't received a 'Veterinary fees' claim, **you** need to send **us your** claim within 12 months of the death of **your pet**. **We** won't cover any claims received after this time. Please send **us** confirmation:

a) Of the amount **you** paid or donated for **your pet**,

b) From **your vet** of the reason for **your pet**'s death (for example, a **vet history**), or

c) If **your vet** can't do this, **you** need to give **us** a statement from an independent witness confirming **your pet**'s death.

We won't pay if your pet's death was caused by:

1. A **pre-existing condition**. It's important to read 'If **your pet** was unwell before **your** cover started – pre-existing conditions' on page 9 and our definition of 'Pre-existing condition' on page 5 for further information.
2. An **illness** or **injury** that was noticed in the **waiting period**. It's important to read 'Injuries and illnesses that happen in your waiting period' on page 11 for more information.
3. A behavioural problem.
4. Breeding, pregnancy or giving birth.

Advertising and reward & Loss by theft or straying

Losing **your pet** can be a stressful experience. If **your pet** goes missing or is stolen during the **policy year**, **we**'ll reimburse:

- Costs for advertising his/her loss, and
- Up to £500 for a reward.

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all incidents during the **policy year**.

If he/she doesn't return within 30 days, **we**'ll pay the price **you** paid or donated for **your pet** (up to the **maximum benefit** shown on **your** Certificate of Insurance). If **you** didn't pay for **your pet**, **we**'ll pay the average cost of a pet of the same breed born in the same year.

There's no cover in this section if **you** freely part with **your pet**.

You need to follow the below and send confirmation when you claim

If you don't, we can refuse the claim.

- **If you believe your pet's been stolen** – notify the police within 24 hours and get a crime reference number.
- **For all dogs** – contact **your** local dog warden or council within 2 days of finding out **your dog**'s missing.
- **For all pets** – contact **your** microchip provider within 5 days of finding out **your pet**'s missing. If **your pet** isn't microchipped, **you** must tell at least one vet practice in the area where he/she was last seen.
- Try and find **your pet** by advertising his/her loss.

Making a claim

Send **us your** fully completed claim within 12 months of **your pet** being stolen or going missing. **You** can send **us your** claim for Loss by theft or straying once **your pet** has been missing for 30 days.

We'll need confirmation:

- Of the amount **you** paid or donated for **your pet**,
- That the loss was reported,
- Of the amount paid for advertising the loss of **your pet** (for example, the cost of printing flyers),
- Of any reward paid (see 'Paying a reward' below).

If **your pet** returns, **you** need to pay **us** back any amount **we** paid under Loss by theft or straying, within the timescales **we** and **you** agree.

Paying a reward

You can give a reward to the person who found **your pet**. For your claim, **we**'ll need a receipt including the full name, address, telephone number or email address of the person who found **your pet**. If **you** pay a cash reward, **we**'ll also need their signature.

You can give:

- Money (some examples are, cash or a bank transfer).
- A gift (some examples are, a hamper, a bunch of flowers etc). If **you** do this, the most **we**'ll pay for the gift is £100.

We won't pay any reward that has been paid to anyone who:

- Is a member of **your** family
- Is living or staying with **you**
- Is employed by **you**
- Was looking after **your pet** when he/she was lost or stolen
- Is travelling with **you**
- Stole **your pet**
- Is in collusion with the person who stole **your pet**.

Keeping your policy running while your pet's missing

You can keep **your** policy running for as long as **you** like after **your pet** goes missing to protect against **injuries**, **illnesses** or incidents that happen while he/she is away. **We**'ll continue with **your** cover as long as **you** pay **your** premiums and renew **your** policy (without a break in cover). **We** won't automatically cancel **your pet**'s cover if **we** pay a claim under this section. If **you** want to stop **your pet**'s cover **you** need to let **us** know and **your** policy will be cancelled from the date **you** ask **us** to do this.

- If he/she was the only pet on the policy – **we**'ll refund any amount **you**'ve paid for after this time.
- If more than one pet was insured on the policy – **we**'ll adjust future payments to reflect this change.

Making your own posters and advertising

We'll pay up to £50 in each **policy year** for materials to make posters and advertising to help find **your pet**. This includes items such as paper, printer cartridges, weatherproof folders and tape.

Using the services of another party to find your pet

We'll cover the cost of another party producing missing posters/leaflets and advertising the loss of **your pet** in local newspapers, on the internet and on social media. **We** won't cover any costs for any other services provided by another party (such as a person, company, organisation or pet detective). Some examples are, **we** won't cover any costs for another party to:

- Search for **your pet** (either on foot, with search dogs or equipment)
- Produce anything other than posters/leaflets
- Communicate with people about the loss or to report **your pet** missing to other people/organisations (other than to advertise in local newspapers and on the internet/social media)
- Distribute/display advertising materials

Emergency boarding

In this section, '**you**' means **you** or a member of **your immediate family**, who lives with **you**.

If **you** are hospitalised for two or more consecutive days, during the **policy year**, **we**'ll pay the cost of:

- Boarding **your pet** at a licensed boarding establishment, or
- Up to £30 a day towards the cost of someone looking after **your pet**.

We cover this:

- When **you** are in hospital, and
- For 14 days after discharge if help is still needed to look after **your pet**.

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all boarding during the **policy year**.

Making a claim

You need to send **us** a fully completed claim form within 12 months of **your** stay in hospital. **We** won't cover any claims received after this time. **We**'ll also need:

- Receipts showing the amount paid for the care of **your pet** and the dates for the costs.
- Confirmation from the doctor/hospital showing the dates of the hospital stay and the condition/symptoms that led to the stay. This may be on the medical documentation given when leaving the hospital. If care was provided in a rehabilitation facility (after the hospital stay), **we** also need some documentation showing the dates of the stay at the facility.

We won't pay if:

1. **You** were aware at the time of **your pet**'s cover starting that **you** would need to be hospitalised.
2. **You** were hospitalised for the **illness** or **injury** in the six months prior to the start of **your pet**'s cover.
3. The person looking after **your pet**:
    - Lives with **you**, or
    - Is **your** parent, partner, child, grandparent or grandchild.
4. The stay in hospital was due to a cosmetic procedure.

Holiday cancellation or late return

This section applies for **holidays** taken by **you** and **your immediate family** in the **policy year**.

We'll cover travel and accommodation expenses that **you** can't recover, if **you** need to cancel or cut short **your holiday** because **your pet**:

- Has a serious and unexpected deterioration in his/her health and needs urgent **treatment** in the 14 days before **you** were due to leave, or while **you**'re on **holiday**,
- Goes missing within 2 days of **your** scheduled departure date and isn't found before **you**'re due to leave,
- Who has stayed at **home**, goes missing while **you** are on **holiday**.

If **your pet** travels with **you** on a **holiday** and **you** have to return **home** late because he/she:

- Has a serious and unexpected deterioration in his/her health and needs urgent **treatment**, or
- Goes missing and isn't found before **your** scheduled return date,

We'll also pay extra travel costs that **you** cannot recover, and up to £75 for additional accommodation costs (for up to 14 days).

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance for all **holidays** during the **policy year**.

You need to follow the below and send confirmation when you claim

If you don't, we can refuse the claim.

If your pet has gone missing within 2 days of your scheduled departure date, before **you** cancel **your holiday you** must take the following steps to locate **your pet** and send **us** confirmation when **you** claim:

- **If you believe your pet's been stolen** - notify the police and get written confirmation of **your** report.
- **For all dogs** – contact **your** local dog warden or council.
- **For all pets** – contact **your** microchip provider. If **your pet** isn't microchipped, **you** must tell at least one vet practice in the area where he/she was last seen.

If your pet goes missing outside the UK, **you** need to report the loss to the police or travel operator.

Making a claim

You need to send us a fully completed claim form within 12 months of **your holiday** being cancelled or **your** return home. **We** won't cover any claims received after this time. **We**'ll also need:

- Confirmation from a **vet** of **your pet**'s serious health deterioration and urgent **treatment** (where applicable).
- Documents showing the dates of travel and the cancellation costs/charges incurred.
- Documents/receipts showing the additional costs **you** paid.
- For a missing pet, confirmation that **you** reported the loss.

We won't pay any costs:

1. Caused by a **pre-existing condition**. It's important to read 'If your pet was unwell before your cover started – pre-existing conditions' on page 9 and **our** definition of 'Pre-existing condition' on page 5 for further information.
2. Caused by an **illness** or **injury** that was noticed in the **waiting period**. It's important to read 'Injuries and illnesses that happen in your waiting period' on page 11 for more information.
3. If **your pet** dies before **you**'re scheduled to leave.
4. Any amount that can be claimed anywhere else.
5. Any accommodation costs for a property owned by **you** or **your** family.

There are more requirements and limitations when **your pet**'s outside of the **UK** and these can be found in 'When your pet's outside the UK' on page 12.

General conditions – these apply to the whole of your policy

You must keep to these conditions to have the full protection of your policy. If you don't, and the condition you haven't kept to relates to a claim, we can refuse the claim.

1. Ownership of your pet and where you live – you must:

- Be the owner of **your pet**.
- Live with **your pet** at the **UK** address stated on **your** Certificate of Insurance. The only exception to this is serving members of the **UK** Armed Forces with a British Forces Post Office (BFPO) address.

If **you** or **your pet**'s address changes, or **you** are no longer the owner of **your pet**, **you** must tell **us** as soon as possible as this can affect **your pet**'s cover and **your** premium. If **you** change **your** address, this could also affect the price of **your** policy at **your** next renewal, as vet fees vary area by area.

Your pet's cover can be affected if **you** give **us** incorrect information about where **you** or **your pet** live.

2. Precautions – you must:

Take all reasonable steps to:

- Maintain **your pet**'s health.
- Provide a secure and safe environment for **your pet** to prevent **injury**, **illness**, theft or straying.
- Control **your pet** to prevent injury to a person or another animal and damage or destruction to any property.

If **we** state that **you** haven't taken reasonable steps and **you** disagree, **you** can request that **we** appoint a mutually agreed independent professional for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we**'ll do the same. **We**'ll pay any costs relating to this.

3. Providing routine care – you must:

Make sure the following care is provided for **your pet**.

- **Preventative actions** – **you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury**/**illness**. Examples of this are regular worming/flea treatments and ensuring **your pet**'s a healthy weight.
- **Vaccinations** – **your pet** must be kept vaccinated against the following illnesses:

For dogs – distemper, hepatitis, leptospirosis and parvovirus.

For cats – feline infectious enteritis, feline leukaemia and cat flu.

If they aren't, **we** won't cover any amount for the **illness** they weren't vaccinated for.

4. Providing timely vet attention – you must:

- Arrange for a **vet** to examine and treat **your pet** as soon as possible if he/she is unwell. If there's an unreasonable delay in arranging **treatment** and **we** believe this caused additional costs, **we** won't pay the additional costs.
- Follow any advice the **vet** gives. If **you** don't and **we** believe this caused additional costs, **we** won't pay the additional costs.

If **we** state your actions resulted in additional costs and **you** disagree, **you** can request that **we** appoint a mutually agreed independent **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we**'ll do the same. **We**'ll pay any costs relating to this.

5. Providing information – you must:

- Give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim.
- Give any **vet** or therapist, who **you**'ve consulted with about **your pet**, **your** permission to provide **us** with any information **we** ask for about him/her.

If a charge is made for this, **you** must pay the charge.

6. Paying for your cover – you must:

Pay for **your** policy. **Your pet**'s only covered if **you** do this. If **you** pay by Direct Debit instalments and **you** miss an instalment **you** must pay the outstanding amount in the timescales stated in the reminders **we** send **you**. If **you** don't, **we**'ll cancel **your** policy back to the last day **you**'ve paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.

7. The changes we can make during the policy year

To your pets cover	**We**'ll only change the cover **we** provide during the **policy year**, if: • **You** decide to change **your** cover. • **You** didn't tell **us** about something when **we** previously asked. • **You** gave **us** with inaccurate information when previously asked (even if **you** believed it was accurate at the time). To understand when **we** may add exclusions during the **policy year**, please read 'Extra exclusions on your pet's cover' on page 10.
To the price you pay	**We**'ll only change the price **you** pay during the **policy year**, if: • **You** change **your** cover. • **We** find out **we** had inaccurate information about **your pet** that affects the price **you** pay.

If **you** change **your** address, this could also affect the price of **your** policy at **your** next renewal, as vet fees vary area by area.

We can also change the way **we** communicate with **you** if **you**'ve used inappropriate, aggressive or threatening language against a member of **our** staff. For example, **we** can refuse to speak with **you** over the telephone and only communicate in writing.

The changes **we** can make at the renewal of **your** policy are explained in 'Renewing your policy' on page 8.

8. Keeping us informed of certain information – you must:

- Tell **us** about certain information throughout **your** policy. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance.
- Check any new documents **we** send to understand the information **we** need.

If **you** don't give **us** full and accurate information it can result in a claim not being paid or affect **your** cover.

9. If you're a vet or registered vet nurse, you can treat your own pet but you need to:

- Give **us** the relevant clinical notes that detail the need for the **treatment**.
- Have another **vet** or registered vet nurse countersign the claim form.

10. If your pet isn't in your possession when the policy starts

If **your pet** isn't yet in your possession or he/she's missing when **your** policy starts, **your** cover only begins once **you** take possession of or are reunited with **your pet** and this is when the **waiting period** begins. **We** won't cover any incident, **injury** or **illness** that occurs before **you** take possession of or are reunited with **your pet**. Please read 'If your pet was unwell before your cover started - pre-existing conditions' and 'Injuries and illnesses that happen in your waiting period' on pages 9 and 11 for further details.

11. Other insurances

We won't pay any claim that results from an incident covered by any other insurance policy. If **you** can claim under any other cover **you** must report the incident to the other insurer and tell **us** their name and address and **your** policy and claim number with them.

12. Legal rights against another person

If **you**'ve any legal rights against another person in relation to **your** claim, **we** can take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.

13. Law and language

Unless **we** agree otherwise:

- The laws of England and Wales apply to this insurance contract.
- The language of the policy and all communications relating to it will be in English.

14. Fraud

Fraud increases the price **you** and all policyholders pay.

If **you**:

- Provide **us** with false information at any time,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves your dishonesty,

We can:

– void **your** policy,

– decline **your** claim,

– inform the relevant authorities/other organisations, and

– record the details on anti-fraud databases.

If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void **your** policy' means:

- **We**'ll cancel **your** policy from the date the fraud occurred and no cover will be provided from that date.
- **We** won't offer **you** any new pet or equine insurance policies that are underwritten by Allianz Insurance plc.
- If **you**'ve claimed, **you** must repay **us** any claim payments that were made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent
- If any other insurer asks if **you**'ve had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** don't, this can invalidate any insurance policy **you** hold with any insurer who asks.

General exclusions – these apply to the whole of your policy

1. **All sections of your policy don't cover any:**
   - Pet who is less than 8 weeks old, or
   - Dog that is used for security, track racing or coursing.
   - Dog that is required to be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this.
   - Dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Fila Brasileiro, American XL Bully, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid.

2. **Worrying livestock - all sections of your policy don't cover any loss or costs as a result of your dog worrying livestock.**

   This is to chase or attack livestock on agricultural land, paths and roads in contravention of the Dogs (Protection of Livestock) Act 1953 or The Animals Act 1971 (including any further amendments to these Acts). For the purpose of this insurance, livestock includes (but is not limited to) pigs, poultry and/or any grazing animals such as cattle, sheep and horses.

3. **Diseases which aren't covered by the policy - all sections of your policy don't cover any claim relating to:**
   - Any disease which is stated as a 'notifiable disease' by a **UK** government body or Act, such as the Animal Health Act 1981 or in an order made under the Animal Health Act 1981.
   - Epidemic outbreaks.
   - A disease transmitted from animals to humans.

4. Laws and regulations - all sections of your policy don't cover any amount:

- If **you** break the **UK** laws or regulations, including those relating to animal health or importation.
- If a government or another official body orders that **your pet** must be vaccinated against **illness** as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from illness or another risk.
- If **your pet** is confiscated or destroyed by order of the government or public authorities.
- Caused because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your pet**.
- Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.

5. War risks and civil commotion – all sections of your policy don't cover any loss or damage caused by, or resulting from:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Riot, Civil Commotion, strikers, locked out workers, persons taking part in labour disturbances or Malicious Persons.

6. Nationalisation – all sections of your policy don't cover any loss or damage caused by, or resulting from:

Nationalisation, confiscation, requisition, seizure or destruction by the Government or any public authority.

7. Terrorism – all sections of your policy don't cover any loss or damage caused by, or resulting from:

- Any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to such Act of Terrorism.
- Any action taken in controlling, preventing or suppressing any Act of Terrorism, or in any other way related to such Act of Terrorism.

An Act of Terrorism (Terrorism) means, act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.

8. **Radioactive contamination, Biological or Chemical Materials – all sections of your policy don't cover any loss or damage caused by, or resulting from:**
    - Ionising radiations from or contamination by radioactivity from any nuclear fuel, or from any nuclear waste or from the combustion of nuclear fuel.
    - The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
    - Any weapon or other device utilizing radioactive material and/or matter and/or ionising radiation and/or atomic or nuclear fission and/or fusion or other like reaction.
    - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
    - The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event operating or contributing concurrently, independently or in any other sequence to cause the loss or damage.

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9. **All sections of your policy don't cover any claim relating to** any malicious act, deliberate injury or gross negligence caused by **you**, **your** employees, any member of **your** family or anyone **you**'ve left **your pet** in the care of.

Cancelling your policy

When you can cancel your policy	**You** can cancel **your** policy at any time free of charge: • If **you** cancel in the first 14 days of **your** cover starting, **we**'ll refund all of the premium **you**'ve paid. • If **you** cancel in the first 14 days after your renewal date, **we**'ll refund any amount **you**'ve paid for cover after that renewal date. • If **you** cancel at any other time, **we**'ll refund any amount **you**'ve paid for cover after the cancellation date.
When we can cancel your policy	• **We** can cancel **your** policy at any time if: • **You**'ve been dishonest or fraudulent in any dealings with **us**, • **You**'ve continued to use inappropriate, aggressive or threatening language against a member of **our** staff despite **our** requests to stop, or • **Your vet** or a welfare organisation informs **us** that **you**'ve been negligent towards **your pet**. **We**'ll give **you** notice in writing to the address on **your** Certificate of Insurance and refund any amount **you**'ve paid for cover after the date **we** received the information that led to **our** decision to cancel. **We** can also cancel **your** policy if **you** don't make payments when due. For details on this please read point 6 in the 'General conditions' section.
Cover following cancellation of a policy or removal of a section	If a section of cover is removed from **your** policy, all cover in that section stops on the date the section is removed. If **your** policy is cancelled or comes to an end for any reason, all cover for **your pet** will stop on the date the policy is cancelled/ ends and no further claims will be paid. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** must keep **your** policy running and continue to make **your** payments during this time.

How to make a complaint

Our aim is to get it right, first time, every time. If **we** make a mistake **we**'ll try to put it right straight away. If **we**'re unable to, **we**'ll confirm **we**'ve received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** can't **we**'ll let **you** know when an answer may be expected.

If **we** haven't resolved the situation within eight weeks **we**'ll give **you** information about the Financial Ombudsman Service (FOS) which offers a free, independent complaints resolution service.

If **you** have a complaint please contact **our** complaints team:

By telephone	**0330 100 9712**
By email	**complaints@pet.lv.co.uk**
In writing	**LV= Pet** **PO Box 221** **Huddersfield** **HD8 1FP** **United Kingdom**

You have the right to refer your complaint to the Financial Ombudsman, free of charge - but you must do so within six months of the date of the final response letter.

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website:	**www.financial-ombudsman.org.uk**
Telephone:	**0800 0234567** or **0300 1239123**
Email:	**complaint.info@financial-ombudsman.org.uk**

Using **our** complaints procedure or referral to the Financial Ombudsman Service doesn't affect **your** legal rights.

Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If Allianz Insurance plc is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

Privacy Notice - How we use personal information

Your LV= Pet Insurance Policy is arranged by Liverpool Victoria Insurance Company Limited (LV=) and underwritten and administered by Allianz Insurance Plc (Allianz).

Any data supplied by you relating to marketing preferences relating to your policy will be processed and managed by LV=.

Details of how Allianz and LV= process your Personal Information and how you can exercise your data protection rights in regards to your Personal Information can be found below. If you have any questions about how we use your Personal Information, view our Privacy Notice at https://www.lv.com/pet-insurance/privacy-notice

Allianz Privacy Notice Summary

Allianz Insurance plc (we/our/us) is part of the Allianz Group which includes insurance companies, insurance brokers and other companies owned by the Allianz Group. More information can be found at www.allianz.co.uk/about-allianz/our-organisation.html.

Allianz Insurance plc is the data controller of any Personal Information given to us about you or other people (you/your) named on the policy schedule, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the Personal Information we hold about you;
- correct Personal Information you think is inaccurate or to update information you think is incomplete;
- have Personal Information deleted in certain circumstances;
- restrict the processing of your Personal Information, under certain circumstances;
- receive Personal Information in a portable format. This only applies to Personal Information you have provided to us;
- object to us processing your Personal Information, under certain circumstances;
- withdraw consent or update your marketing permissions at any time;
- make a complaint if you feel your Personal Information has been mishandled.

You can also ask us to review an automated decision.

If you have any questions about how we use your Personal Information you can write to us at:

Allianz, Data Rights, PO box 5291, Worthing, BN11 9TD or via email at datarights@allianz.co.uk.

You can also contact our Data Protection Officer: Data Protection Officer, PO box 5291, Worthing, BN11 9TD or via email at dataprotectionofficer@allianz.co.uk.

LV= Marketing Privacy Notice Summary

Liverpool Victoria Insurance Company Limited (we/our/us) is part of the Allianz Group. More information can be found at www.allianz.co.uk/about-allianz/our-organisation.html.

Liverpool Victoria Insurance Company is the data controller of any Personal Information relating to your marketing preferences and for marketing activity.

We collect Personal Information when you update how we contact you with marketing (email, post, phone and/or SMS). We'll only send you marketing information about our products and services if you've given us your consent. The marketing information we will send includes information about products, services, discounts and business updates.

You can withdraw your consent at any time through our marketing preference page - www.lv.com/insurance-contact-us/marketing-consent-form

If you opt out of marketing, this will not stop you from receiving important service related information that you need to know relating to your policy or claim.

If you have any questions about how we use your Personal Information, relating to marketing, please get in touch with us by writing to: LV=, Data Rights, PO box 5291, Worthing, BN11 9TD or via email at datarights@allianz.co.uk.

You can also contact our Data Protection Officer: Data Protection Officer, PO box 5291, Worthing, BN11 9TD, or via email at dataprotectionofficer@allianz.co.uk.

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How to contact us

By telephone — **0330 100 9831** for claims
0330 100 9712 about your policy

Online — Please visit **www.lv.com/pet-insurance/customer-support** to complete your details on a handy webform, this'll help us get you through to someone who can help you.

In writing — **LV= Pet**
PO Box 221
Huddersfield
HD8 1FP
United Kingdom

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