

Your pet insurance policy booklet



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Your Policy Wording Contents

Welcome to Churchill pet insurance	2
Helplines	2
Important information	3
Policy definitions	5
General conditions	7
General exclusions	9
Section 1: Vet fees	11
Section 2: Death from accidental Injury or Illness	13
Section 3: Advertising and reward	14
Section 4: Loss of pet from theft or straying	14
Section 5: Boarding fees if you have to stay in hospital	15
Section 6: Holiday cancellation	15
Section 7: Third party liability – Applies to dogs only	16
Section 8: Overseas travel cover	17
What to do if you need to make a claim	19

For information about the Dangerous Dogs Act 1991 or the Pet Travel Scheme please go to the GOV.UK website

Welcome to Churchill pet insurance

This booklet tells you everything you need to know about your pet insurance which is underwritten by U K Insurance Limited.

We're delighted that **you**'ve chosen Churchill

Your policy documents include the policy wording, **your** policy schedule, proposal confirmation and, if applicable, any separate endorsement letter.

Please keep all **your** policy documents in a safe place so that **you** can take a look at them if **you** need them.

Helplines

At Churchill we care about people as well as pets. So as well as providing insurance, we're pleased to offer **you** access to three pet advice lines – 24 hours a day, 365 days a year.

To contact any of these three advice lines at any time, just call **our** assistance partners on **0345 604 0671**. All calls will be treated in confidence and **you** may call any time and as many times as **you** like.

Find a vet If for some reason **you** can't contact **your** usual **vet**, or **you** and **your** **pet** are away from home in the **United Kingdom** and need a **vet**, **you** can call this advice helpline for help. **Our** advisers can give **you** details of a **vet**'s practice near to **you**.

Pet bereavement counselling It can sometimes be difficult to come to terms with the loss of a much loved pet. **We** provide a service staffed by professionals, who can offer confidential counselling, advice and emotional support.

Legal advice helpline Owning a pet involves many other responsibilities. **Your** policy gives **you** access to practical legal advice on any personal problem, whether or not it relates to an incident or issue involving **your** **pet**. **Our** legal professionals are available to explain complicated legal issues in plain language and in a helpful and friendly way.

The find a vet, bereavement counselling and legal advice helplines can't deal with any policy or claims queries.

Important information

This is an annually renewable policy for insurance, which **you** pay for each month by direct debit. The policy sets out the terms and conditions for **your** insurance and stays the same for 12 months.

This policy is evidence of the contract between **us**, U K Insurance Limited, and **you**, our policyholder. As long as **you** keep to the conditions of the insurance and pay the premium each month (each **period of insurance**), **we'll** provide insurance for the **pet** or **pets** named on the policy schedule during each such **period of insurance** under the conditions set out in this policy.

Read the policy, schedule, proposal confirmation and any endorsement as one document.

Any word or expression which has a particular meaning will have the same meaning wherever it may appear.

You must take care to provide **us** with accurate information which is correct to the best of **your** knowledge. Please check all the policy details carefully, these set out the information **you** have given **us**.

If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy and causing claims to be rejected or not fully paid.

Choice of Law

You and **we** may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.

We've supplied this agreement and other information to **you** in English and **we'll** continue to communicate with **you** in English.

Your right to cancel

If, after buying **your** policy, **you** decide that the cover isn't what **you** wanted call **us** on **0345 603 3589** or please return all **your** documents within 14 days of **your** policy starting or within 14 days of receiving them (whichever is later) to: Churchill Customer Services, Bromley Processing Centre, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

We'll return any premium paid in full as long as no claims have been made on the policy during that time. If **you** want to cancel after this initial 14 day period please refer to the General conditions section.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0800 032 6528** or **+44 (0) 1903 636 972** if you're calling from outside of the UK. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	<p>This is a detailed response, which will outline:</p> <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable. <p>It will also provide information about the Financial Ombudsman Service.</p>

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone: UK: **0300 123 9123** or **0800 023 4567**

Abroad: **+44 20 7964 0500**

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information: **www.financial-ombudsman.org.uk**

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance limited is a member of this scheme.

Automatic Renewals

Each year **we**'ll write to **you** at least 21 days before **your** renewal date and before taking any payment to tell **you** about any changes to the premium or policy terms.

This is a policy, which is available on the same terms for 12 successive months at a time, to be taken out and paid for on a monthly basis. **Your** insurance will automatically continue each month, unless advised otherwise, and **we**'ll continue to take payments.

If **you** don't want **your** insurance to continue **you** must call **us** before **your** renewal date to let **us** know. If **we** are unable to offer further **policy periods** **we**'ll write to **you** at **your** last known address to let **you** know; examples of when this could happen are included under Cancellation in the General conditions section.

Statement of needs

We haven't given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs and just to let **you** know **our** consultants may receive a bonus if **you** purchase any cover with **us**.

Monitoring and recording calls

We may monitor and record phone calls to improve **our** service and to prevent and detect fraud.

Policy definitions

Certain words or expressions in your policy documents have a particular meaning wherever they appear. In your policy wording they appear in bold. Their meanings are explained below.

We, our, us U K Insurance Limited and its agents.

You, your The person named on the schedule who is responsible for the **pet**.

Your family Your husband, wife, partner, civil partner, children, parents, or other relatives who normally live with **you**.

Bilateral Condition Any **condition** affecting body parts of which **your pet** has two, (for example ears, eyes, cruciate ligaments, hips and patellae). When applying a benefit limit or exclusion **Bilateral Conditions** are considered as one **condition**. In relation to claims for cruciate ligament problems, **we** will always consider these as being caused by a bilateral degenerative disease, whether symptoms occur gradually or there is a sudden onset that may have been triggered by an **injury**.

Carrier A transport company approved by the Government to carry animals under the **Pet Travel Scheme**.

Coinurance amount The percentage amount of every claim which **you** must pay, for each separate **condition**, as shown on **your** schedule. **We** work this out after taking off the **excess**.

Complementary treatment Manipulative therapy carried out by a suitably qualified person that has been specifically recommended by, and can be justified by, **your vet**. Or, other alternative therapy given directly by a **vet** who is properly trained to do so.

Condition Any **injury** or **illness** or any symptoms or signs of **injury** or **illness**, including related **conditions** or problems, no matter where these are noticed or happen in or on **your pet**.

Dangerous Dogs Act (DDA) The Dangerous Dogs Act 1991, as amended by the Control of Dogs (Scotland) Act 2010, the Dogs (Northern Ireland) Order 1983, or any changes to those laws.

Excess The part of the claim **you** must pay for each separate **condition**. The **excess** is applied once to each separate **condition** and will be taken from the claims settlement. **Your excess** amount is shown on **your** schedule.

Illness Disease, sickness, infection or failure or any changes to **your pet's** normal healthy state that's not caused by **injury**.

Injury Damage to one or more parts of **your pet's** body as a result of one accidental cause.

Journey A holiday or trip to a qualifying country included in the **Pet Travel Scheme** that starts and ends in the **United Kingdom** during a **period of insurance**.

Lump Any growth, tumour, cyst or lumps that have the same diagnosis will be treated as one **condition** no matter how many times the **condition** comes back or how many areas of the body are affected. Where no diagnosis/identification has been made **we** will treat each **lump** as the same **condition** and as such will be subject to the policy limits.

Period of insurance A calendar month for which **you** have paid **us** the agreed premium.

Pet The dog(s) or cat(s) named in the policy schedule.

Pet passport The official **UK Pet Travel Scheme** documents provided by a **vet** who has the Government's authority to do so.

Pet Travel Scheme (PETS) The UK Government scheme that allows **you** to take **your pet** to certain qualifying countries and to re-enter the **United Kingdom** without putting **your pet** into quarantine, as long as **you** have met the rules of the scheme.

Policy period A period continuing for 12 calendar months beginning on the start date of the insurance. Each 12 month **policy period** beginning on the anniversary of the start date of the insurance.

Pre-existing condition Any **condition, injury** or **illness** that;

- › Has happened or has shown early signs or symptoms; or
- › Has the same diagnosis or signs and/or symptoms as a **condition your pet** has already had; or
- › Is caused by, relates to, or results from, an **injury, illness** or **condition your pet** had, before **your pet** was covered by this insurance.

No matter where the **injury, illness** or signs are noticed or happen in, or on, **your pet's** body.

Recurring condition A **condition** that may come back or that the **pet** is prone to, no matter how many times the **condition** comes back or how many areas of the body are affected.

Treatment Any **vet fees** for necessary examinations, consultations, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care given by or under the direction of a **vet** during a **period of insurance**.

United Kingdom (UK) England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Vet A qualified veterinary surgeon currently registered to practice in the country in which **treatment** is received.

Vet fees Reasonable and necessary fees charged by a **vet** for an eligible **condition** for **treatment** given during a **period of insurance**.

General conditions

The following conditions apply to the whole of the policy.

Your Pet

- 1 **Your pet** mustn't be younger than eight weeks or older than the age shown on the policy schedule at the start date of the insurance.
- 2 **Your pet** must be in good health on the start date of the insurance.
- 3 **Your pet** must never fall under the restrictions or be subject to an order made against it by a court under the **Dangerous Dogs Act** or the Dogs Act 1871.

You

- 4 **You** are the owner of the **pet** named on the schedule and **your pet** lives with **you**, in the **UK**, at the address shown on the schedule.
- 5 **You** must always take proper care of **your pet** and also pay to have any **treatment** normally recommended by a **vet** to prevent **illness** or **injury**.
- 6 **You** must pay for **your pet** to have a dental health check every year and have any **treatment** recommended by the **vet** to prevent **illness** and **injury** carried out within three months of the recommendation. If this has not been carried out any claims relating or connected to this will not be covered.
- 7 **You** must keep to the conditions of this policy otherwise all cover may be invalid from the start date of the insurance.
- 8 **You** must call **us** on **0345 603 3589** if **you** want to change **your** level of vet fees cover. Any change in vet fees cover is dependent on **your pet**'s medical history and agreement of terms.

Your policy

- 9 **You** agree that **we** may see all the records that any **vet** has about **your pet** and **we** may give information about **your** pet insurance policy to any **vet** who has either treated **your pet** or is about to treat **your pet**.
- 10 **We** are entitled to:
 - i) take over and carry out the negotiation, defence or settlement of any claim in **your** name made under this policy;
 - ii) take proceedings in **your** name to get back any money **we** have paid under this policy.
- 11 **We** have the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. **We'll** give **you** one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If **you** don't wish to continue **your** cover following an alteration **you** may cancel this policy as set out under Cancellation.
- 12 **We** won't pay more than the maximum limit or limits that applied to the **period of insurance** in which the event **you** wish to claim first started, subject to cover being in force.
- 13 If there's any disagreement between **your vet** and **us**, an independent **vet** will be appointed to make the final decision, which **you** and **we** must keep to.

Fraud

- 14 **You** must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled;
- **we** may reject **your** claim and any subsequent claims;
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Your premium

- 15 **We'll** only refund **your** premium if **you** let **us** know that **you** don't need cover within 14 days of **your** policy starting or 14 days of receiving **your** documents (whichever is later) and no claims have been made.
- 16 If **we** have been unable to collect **your** premium on the date it's due, **we'll** assume that **you** don't want to continue with **your** policy unless **you** tell **us** otherwise. **We** will, however, write to **you** in order to give **you** the opportunity to make the payment. If the premium remains unpaid by the date **we** set out in **our** letter, **we'll** confirm in writing that **your** policy finished at the end of the **period of insurance** for which **we** last received payment. No further claim payments, for new or ongoing claims, will be made after this date.
- 17 **We** may change any details relating to **your** policy and premium at each renewal. **Your pet's** medical history and claims' history will be taken into account.

Cancellation

18 If you cancel within the cooling off period:

If, after buying **your** policy, **you** decide that the cover isn't what **you** wanted, call **us** on **0800 032 6528** or return **your** documents within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is later) to: Churchill Insurance, Customer Services, Churchill Court, Westmoreland Road, Bromley, BR1 1DP. **We'll** return any premium paid in full as long as no claims have been made on the policy during that time.

19 If you cancel your policy at any other time:

You may cancel this policy at any time by calling **us** on **0345 603 3589**. No refund will be given for policies cancelled outside of the cooling off period.

- 20 **We** have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there's a valid reason for doing so. **We'll** send **our** cancellation letter to the latest address **we** have for **you**. Valid reasons may include but are not limited to:
- where **you're** required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;
 - where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing pet insurance;
 - where **you've** used threatening or abusive behaviour or language, or **you've** intimidated or bullied **our** staff or suppliers.

If **we** cancel **your** policy then all cover will end and no further claim payments, for new or ongoing claims, will be made after this date.

- 21 If **you** or any other person responsible for **your dog** is found guilty by a court of law of an offence under the **Dangerous Dogs Act** or the Dogs Act 1871 **we'll** cancel **your** policy with effect from the date of the court decision and no further claim payments, for new or ongoing claims, will be made after this date.

Going on a journey?

If you have overseas travel cover the following will also apply:

- 22 **You** and **your pet** must meet all the conditions of the **Pet Travel Scheme** and it's **your** responsibility to check all the current rules of the **Pet Travel Scheme** before travelling. **You** must have a current **pet passport** before **you** start **your journey** and any other necessary documents needed under the **Pet Travel Scheme**.
- 23 **Your pet** must be in good health and fit to travel at the start of **your journey**.
- 24 **Your pet** mustn't work on a **journey** (other than as a registered guide or hearing dog) unless **we've** agreed to this in writing.
- 25 **You** mustn't make more than three **journeys** (which last no more than 30 days each) in a **policy period**, unless **we** agree to this in writing.
- 26 **Your pet** mustn't have been outside the qualifying countries included in the **Pet Travel Scheme**, in the timeframe detailed in the rules of the **Pet Travel Scheme** before the start of **your journey**.
- 27 **Your pet**, whether a cat or dog, must wear a collar that shows details that will allow **you** to be reunited with them.

General exclusions

The following exclusions apply to the whole policy.

Your pet

x We won't cover:

- 1 Any claim for or in connection with any **illness** arising during the first 10 days of **your pet** being covered.
- 2 Any claims in connection with or arising from any **pre-existing condition**.
- 3 Any claim for a **recurring condition** that's in any way connected to or as a result of:
 - i) A **pre-existing condition**;
 - ii) Any **illness** that arose within the first 10 days of **your pet** being covered under this insurance; or
 - iii) Any **condition** where the vet fee limit has been reached.
- 4 Any claim as a result of a **condition** that a routine vaccination is available for, unless **treatment** is necessary because the vaccine hasn't worked. A routine vaccination is any that **your vet** recommends **your pet** should have.
- 5 **Your pet** being used or to be used for commercial, guard, breeding, gun dog use, security or working purposes, or for racing, unless **we've** agreed to this.
- 6 Any claim that has been caused by **your pet** worrying livestock of any kind, including horses whether kept for working or leisure purposes.
- 7 **Your pet** for any claim caused by or in any way related to a **condition** that's excluded either on **your** policy schedule or in a separate endorsement letter.

You

x We won't cover:

- 8 Any indirect loss, unless specifically covered by the policy, including (but not limited to) the cost of getting **your pet** to a **vet**, loss of earnings due to time off work or the cost of pet mobility aids.
- 9 Any claim as a result of a malicious act, deliberate **injury** or neglect caused by **you**, **your family** or someone looking after **your pet** with **your** permission.
- 10 Any claim if **you** or any other person responsible for **your** dog breaches the **Dangerous Dogs Act**.
- 11 Any loss where **United Kingdom** animal health or import laws have been broken.
- 12 Any claim where **your pet** is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so.
- 13 Any claim arising from, related to or costs associated with criminal proceedings, fines or control/destruction orders.
- 14 Any claim as a result of an **illness** that can be transmitted between animals and humans or that should be reported to an authority such as, but not limited to, rabies.

Your policy

x We won't cover:

- 15 Any claims under any section of the policy where the premium hasn't been paid.
- 16 Any claim as a result of the official actions of customs, any Government or the authorities of any country, unless specifically covered.
- 17 Any payment for any claim that results from an incident covered by other insurance unless the cover provided by that policy has been used up.
- 18 Any claim as a result of travel outside of the **United Kingdom** unless **you** have overseas travel cover under this policy.
- 19 More than the maximum amounts shown in each section, including VAT where this is payable.

Going on a journey?

x If you have overseas travel cover we won't pay for:

- 20 Any claim caused by **you** failing to meet the conditions of the **Pet Travel Scheme**. This applies to conditions set by the UK Government, a **carrier** or other countries involved in the scheme.
- 21 Any claim as a result of travel outside the qualifying countries covered by the **Pet Travel Scheme**.
- 22 Any costs that the **carrier** may charge to carry out checks.
- 23 **Your** costs in meeting the conditions of the **Pet Travel Scheme**, unless they are specifically covered in this policy.
- 24 Any claim as a result of a malicious act, deliberate **injury** or neglect caused by **you** or anyone travelling with **you**.
- 25 **You** to bring **your pet** home if it dies.
- 26 Any shortfall in payment or loss as a result of currency exchanges.

Section 1: Vet fees

Your policy provides cover only for the sections of cover as shown on **your** policy schedule. The policy option that **you've** chosen is shown on **your** policy schedule.

You're covered for

We'll refund **treatment** costs for **vet fees** or **complementary treatment** that **you** have to pay for a **condition** providing the **condition** happened during a **period of insurance** and the **treatment** was given during a **period of insurance** when the premium has been paid, under the following conditions:

Up to £3,000 or 12 months (whichever is reached first) for each separate **condition**, from the date that **vet fees** were first charged for **treatment** for that **condition**.

The Vet fee amount includes:

- › Up to £1,000 towards **complementary treatments** for each **condition**.
- › Up to £50 towards consultation fees for each separate visit to the **vet** as a result of the **condition**.
- › Up to £115 towards additional out of hours fees for each separate out of hours visit needed as a result of the **condition**.
- › Up to £75 towards histology fees including any handling and interpretation fees.
- › Up to £75 towards cytology fees including any handling and interpretation fees.
- › Up to £40 per session towards hydrotherapy and physiotherapy fees.

The above amounts apply to the fees charged by **your vet**. If **you** seek a second opinion or are referred to a specialist **vet** for specialist **treatment** **you** must contact **us**.

Please refer to What's not covered under the Vet fee section.

- › **We** won't pay more than the maximum limit or limits that applied to the **period of insurance** during which the **condition** first started subject to cover still being in force.
- › If two or more claims are first believed to be separate **conditions** but are later

recognised to be a **recurring condition**, **bilateral condition**, **lump** or related **condition**, **we'll** add up the amounts **we've** paid for all these claims and not make any more payments during the life of **your pet** once **we've** paid up to the limits described. This is regardless of whether **your vet** agrees these have the same cause or are linked. Where the **condition** is a **bilateral condition** or **lump**, this will always be considered as one.

- › Ongoing **treatment** of a **condition** that first started under **your** chosen policy will only be covered under the terms and conditions of that policy if it remains in force.

What's not covered

✗ **We** won't pay for:

- › Any **treatment** or **complementary treatment** **your pet** has during a **period of insurance** if **we** haven't received the agreed premium for that **period of insurance** or that arise after a **period of insurance** where the premium hasn't been paid.
- › The **excess** or **coinsurance amount** as shown on **your** policy schedule for each claim **you** make that's for a different **condition**. If **your pet** is aged seven or older, **you** will have to pay 20% of every claim. **We** work this out after taking off the **excess**.
- › Any more costs when **your** vet fee limit has been reached. This can be either **your** monetary limit or time limit. Once the vet fee limit for a **condition** has been used up there will no longer be any cover for:
 - The **condition** originally claimed for;
 - Any recurrence of that **condition**; or
 - Anything related to or arising from that **condition**.
- › More than 15 sessions of hydrotherapy or physiotherapy per **condition**.
- › More than £30 towards the cost of the Veterinary Medicines Directorate (VMD) charges for any services they provide.

- › Any preventative or non-essential **treatment**, tests or diagnostic procedures, prescribed general health supplements, routine examinations or tests, bathing or de-matting.
- › Any **treatment** that, as a pet owner, **you'd** normally expect to pay, such as (but not limited to) vaccinations, flea treatment, wormers, nail clipping, spaying, castration and any **treatment** to do with pregnancy or **your pet** giving birth and any complications that may happen as a result of any of these.
- › The cost of medication, supplements or pheromones to modify or manage **your pet's** behaviour, whether as a result of a **condition** or not, such as (but not limited to) Zylkene, Feliway and Adaptil.
- › **Treatment** for behavioural problems, training or therapy, or for any **conditions** arising as a result of behavioural problems.
- › The cost of routine or investigative tests, unless these are to diagnose a **condition** due to specific existing symptoms or clinical signs and these confirm that **your pet** has a **condition** that is covered under the insurance. Also excluded are any screening programme and diagnostic tests unless a specific **condition** is confirmed.
- › Any prescription or medicine decision fees and administration fees such as (but not limited to) completion of a claim form.
- › Any referral, second opinion or specialist **treatment**, unless **we've** specifically agreed to it.
- › House calls or out-of-hours calls, or for **your pet** to stay at the **vets** unless the **vet** can confirm that it was absolutely essential and that not taking such action would've seriously worsened **your pet's condition**. This is regardless of **your** personal circumstances.
- › Any **treatment** in connection with or arising from retained testicle(s) if **your pet** was over 12 weeks old on the date cover started for **your pet**.
- › The cost of any food such as (but not limited to) dry, wet and liquid food, even if this has been prescribed to treat a **condition**.
- › The cost of any **treatment** for, or related to, teeth or gums unless:
 - i) Following accidental external **injury**;
 - ii) An **illness** has been proved to have been the direct cause of the tooth or gum problem and the **pet** has had a dental health check in the past 12 months and **treatment** recommended by the **vet** carried out; or
 - iii) Necessary to remove first teeth, and this **treatment** is carried out when **your pet** is more than 6 months old and has been covered by this policy since before it was 16 weeks old.
- › Any **condition** or **treatment** arising as a result of tooth or gum disease.
- › The cost of any **treatment** for:
 - i) Scale and polish;
 - ii) Root canal;
 - iii) Crowns.
- › **Treatment** for any **condition** or symptoms first starting or caught while on a **journey**, unless overseas travel cover was included in **your** policy at that time and continues to be included.
- › Any form of housing (such as a cage or basket) or bedding, whether bought or hired.
- › The cost of having **your pet** put to sleep (euthanasia) or cremated, or for disposing of **your pet's** remains.

- › Any **treatment** for a **condition** if a claim has not been made within 12 months of **your pet's** first **treatment** for the **condition**. Any costs that are received after 12 months from when the first **treatment** took place for the **condition** may not be covered.
- › Any medication that's due to be given to **your pet**:
 - i) After the 12 month time limit has ended even if the costs arise before the end of the 12 month time limit; or
 - ii) After **your** policy has ended even if the costs arise before the date **your** policy ended or after a **period of insurance** where the premium hasn't been paid.

Special conditions relating to claims under this section

- › **We** must have a fully filled-in claim form before **we're** able to settle a claim. Please make sure **your vet's** happy to fill in part of the form and provide **us** with any information **we** may need.
- › **You** must keep all invoices and receipts that **your vet** gives **you** in connection with **your** claim and send these to **us** with **your** claim form. To speed up any **illness** claims, please send in a complete medical history for **your pet**.
- › **We** may need a **vet's** opinion on what may be wrong with the **pet** before **we** can pay a claim.

Section 2: Death from accidental injury or illness

Your policy provides cover only for the sections of cover as shown on **your policy schedule.**

You're covered for

We'll pay **you** the purchase price of **your pet**, up to £500, if **your pet** dies during a **period of insurance** following an **injury** to the outside of its body or **illness**.

What's not covered

x **We won't pay:**

- › **Your pet's** purchase price if **your pet** is put to sleep following an accidental **injury** or **illness**, unless **your vet** provides written confirmation that this was essential for humane reasons.
- › For death from **illness** for **pets** aged 11 years and older.
- › If **your pet** dies whilst under anaesthesia, unless as a direct result of an eligible **injury** or **illness**.
- › More than **you** paid or donated for **your pet**.

Special conditions relating to claims under this section

- › **You** must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this **we'll** only pay **our** minimum amount of £35 for a cat and £70 for a dog.
- › **You** must provide **us** with confirmation from a **vet**, or if the **pet** has died at the scene of the accident a statement from an independent witness, that **your pet** has died as a result of an external accidental **injury**.

Section 3: Advertising and reward

Your policy provides cover only for the sections of cover as shown on **your** policy schedule.

You're covered for

We'll pay **you** up to £1,000 in any **policy period** towards local advertising costs **you** have to pay to help **you** get **your pet** back if it's stolen or strays during a **period of insurance**. This includes the cost of getting **your pet** back to **your** home address and a suitable reward to be offered for the recovery of **your pet**.

What's not covered

✗ We won't cover:

- › Any reward claimed by a member of **your family** or anyone living with **you**.
- › Any costs that have been caused by **your** dog being left unattended in a public place at any time.
- › Any costs that haven't been agreed by **us** and that aren't reasonable or necessary.

Special conditions relating to claims under this section

- › If **your pet** is a dog, **you** must report the loss to **your** local authority and welfare centres (in Scotland **you** must report this to the police). **We'll** need to see proof that **you've** done this. If **your pet** is a cat, **you** have to report the loss to **your vet** and provide **us** with confirmation that **you've** done this.
- › If **you're** claiming for the reward, **we'll** need proof that a reward for finding **your pet** was advertised and written confirmation with full contact details from the person claiming the reward that this has been paid to them by **you**. Or, if **you** prefer, **we** can pay the reward straight to them.
- › **We'll** need to see receipts and examples of advertising for any costs **you** want to claim.

Section 4: Loss of pet from theft or straying

Your policy provides cover only for the sections of cover as shown on **your** policy schedule.

You're covered for

We'll pay **you** the purchase price of **your pet**, up to £500, if **your pet** is stolen or goes missing during a **period of insurance** and hasn't been found within 45 days.

What's not covered

✗ We won't:

- › Pay more than **you** paid or donated for **your pet**.
- › Make any payment until **your pet** has been missing for more than 45 days.
- › Pay the purchase price if **your dog** is left unattended in a public place at any time.

Special conditions relating to claims under this section

- › If **your pet** is a dog, **you** must report the loss to **your** local authority and welfare centres (in Scotland **you** must report this to the police). **We'll** need to see proof that **you've** done this. If **your pet** is a cat, **you** must report the loss to **your vet** and local rescue centres and provide **us** with confirmation that **you've** done this.
- › **You** must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this **we'll** only pay **our** minimum amount of £35 for a cat and £70 for a dog.
- › If after claiming **your pet** is found or returns, **you** must repay **us** the full amount **we** have paid out under this section of cover.

Section 5: Boarding fees if you have to stay in hospital

Your policy provides cover only for the sections of cover as shown on **your** policy schedule.

You're covered for

We'll pay up to £750 in any **policy period** towards costs **you** have to pay to have **your pet** looked after by a licensed kennel, cattery or professional pet-minding service if **you** or **your family** have to be admitted to hospital for more than four days in a row during a **period of insurance**.

What's not covered

✗ We won't cover:

- › Costs arising from hospitalisation that **you** or **your family** were aware was likely at the start date of the insurance.
- › Costs as a result of any hospital stay that isn't on the advice of a doctor, specialist or consultant.
- › Costs as a result of nursing-home care or convalescence care that **you** or **your family** don't receive in a hospital.
- › Costs if the admittance to hospital is as a day case patient or an outpatient.

Special conditions relating to claims under this section

- › **You** must keep all receipts from the boarding kennel, cattery or person responsible for looking after **your pet**, showing the dates and **your** costs, and send these to **us** with **your** claim form.
- › **You** must get confirmation from **your** doctor or the hospital treating **you**, or **your family**, of the dates of **your** hospital stay and the medical condition that led to this.

Section 6: Holiday cancellation

Your policy provides cover only for the sections of cover as shown on **your** policy schedule.

You're covered for

We'll pay **you** up to £3,000 in any **policy period** for costs that **you** can't get back from anywhere else if **you** have to cancel **your** holiday or for extra costs to get **you** home if **you** cut short **your** holiday during a **period of insurance** because **your pet**:

- i) goes missing while **you're** away or in the seven days before **you** go away; or
- ii) needs sudden and unexpected life-saving **treatment** (without which **your pet** would die) while **you're** away or in the seven days before **you** go away.

What's not covered

✗ We won't pay for:

- › Non life saving **treatment**.
- › Any **condition** that's likely to need emergency life saving **treatment** that **you** were aware of before booking the holiday.
- › Any claim if **treatment** could've been given eight days or more before **you** were due to go away and by having that **treatment** the life-saving **treatment** could have been avoided.

Special conditions relating to claims under this section

- › **You** must send **us** documents that prove **you** booked and then cancelled or cut short **your** holiday, and the dates this happened.
- › **You** must send **us** documents that show how much **you've** paid. **You** must be able to prove that **you** can't get these costs back from anywhere else.

Section 7: Third party liability – Applies to dogs only

Your policy provides cover only for the sections of cover as shown on **your** policy schedule.

In this section, **you** and **your** mean **you** or any person looking after or handling **your** pet with **your** permission or knowledge.

You're covered for

We'll pay up to £1 million in any **policy period**, towards compensation and costs awarded against **you** by a court and, if agreed by **us** in writing beforehand, the legal costs and expenses for defending a claim against **you**, if as a result of an accidental incident involving **your** pet during a **period of insurance**:

- › property is damaged; or
- › a person suffers an injury or dies.

What's not covered

✗ We won't pay:

- › The first £100 of compensation or legal proceedings for any claim.
- › Any compensation, costs or expenses for injury or death to **you**, any member of **your family**, anyone living with **you** or anyone working with **you** or for **you**.
- › Any compensation, costs or expenses that result because of damage to property belonging to **you** or any member of **your family**, or anyone living with **you**, working with **you** or that's **your** employee.
- › Any compensation, costs or expenses if **you**, any member of **your family**, person living with **you**, working with **you** or working for **you** is either responsible for or is looking after the property that's damaged.
- › Any compensation, costs or expenses that result due to **your** profession, business or employment.
- › Any compensation, costs or expenses resulting from an incident at **your** workplace.
- › any compensation, costs or expenses if **we've** not agreed to these before they arose.

Special conditions relating to claims under this section

- › **You** mustn't admit responsibility or make any offer or promise of payment without **our** permission in writing.
- › **You** must tell **us** about any incident that could result in a claim.
- › **You** must send **us** any writ, summons, legal documents or other communication **you** receive immediately.
- › **You** mustn't reply to any communication **you** receive without **our** permission.
- › **You** must find out whether there is any other insurance policy available under which **you** could claim.



Section 8: Overseas travel cover

Your policy provides cover only for the sections of cover as shown on **your** policy schedule.

Part A

This part of this section extends cover to sections 1 to 7, if they appear on **your** policy schedule, to provide cover for **you** and **your pet** while on a **journey**. Some additional cover, exclusions and special conditions relating to claims apply. These are below and **you** should read them with the relevant sections.

Additional cover to Section 1: Vet fees

- › If a **vet** decides **your pet** should be put to sleep while it's on a **journey**, **we'll** pay up to £200 towards the cost of putting it to sleep, cremating it or disposing of its remains.

Additional special conditions relating to claims under Section 1: Vet fees

- › If **you're** on a **journey**, **you** must get the **vet** to fill in a claim form before **you** return to the **United Kingdom**. **You** must also keep all relevant receipts and pass them on to **us** to support **your** claim.
- › **You** have to get proof, which **we** may ask **you** to give **us** at point of claim that **your pet** was in good health and fit to travel at the start of the **journey**.
- › If **you're** claiming for having **your pet** put to sleep, **you** have to provide **us** with proof from the **vet** that this was essential.

Additional exclusion to Section 3: Advertising and reward

- ✗ **We** won't pay for any reward claimed by anyone travelling on a **journey** with **you**.

Additional special condition relating to claims under Section 3: Advertising and reward

- › If **you** lose **your pet** on a **journey**, **you** must report the loss to the relevant governing body or organisation in the country where **your pet** goes missing. If **you** make a claim, **we'll** need to see written proof that **you've** done this.

Additional exclusion to Section 5: Boarding fees if you have to stay in hospital

- ✗ **We** won't pay for costs if **you** knew **you**, or **your family**, were likely to need to go into hospital before starting a **journey**.

Additional special condition relating to claims under Section 5: Boarding fees if you have to stay in hospital

- › While on a **journey**, **you** must make sure **you**, or a member of **your family**, get evidence of the hospital stay before leaving the country where treatment took place.

Additional cover to Section 6: Holiday cancellation

- › Cover is extended to cover **you** if **you** need to cut short **your journey** because **your pet** dies while on a **journey**, or cancel **your** holiday within seven days of **your** planned departure date because **your pet** needs emergency life saving **treatment** and can't travel on a **journey**.

Additional special condition relating to claims under Section 6: Holiday cancellation

- › If **you** cancel **your journey** because **your pet** is too ill to travel, **you** must support **your** claim with written evidence from a **vet**.

Additional exclusions relating to Section 7: Third-party liability – Applies to dogs only

- ✗ **We** won't pay for any compensation, costs or expenses for injury or death to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
- ✗ **We** won't pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
- ✗ **We** won't pay for any compensation, costs or expenses if **you** or anyone **you're** travelling on a **journey** with, or staying with during a **journey**, is responsible for or looking after the property that's damaged.
- ✗ **We** won't pay any compensation, costs or expenses if these arise because **you're** responsible under the laws of the USA or Canada.

Part B

This part of this section provides extra cover if **you're travelling on a journey**.

Quarantine costs

We'll pay up to £1,500 in any **policy period** towards the cost of:

- › quarantine kennelling and costs involved in getting a new **pet passport** for **your pet** if a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fails; or
- › quarantine kennelling if **you've** obeyed all the rules of the **Pet Travel Scheme** but **your pet** still has to go into quarantine because of **illness**.

What's not covered

- ✗ **We won't pay for:**
 - › Fees if the microchip was not checked and found to be working properly within 14 days of **your departure on a journey**.
 - › Any fees as a result of a **condition** that **you** were aware, before the start of the **journey**, could lead to **your pet** being quarantined.

Special conditions relating to claims for quarantine costs

- › **You** must support **your** claim with documents to prove that **your pet** was microchipped before **your journey** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that this was checked within 14 days of **you** travelling on a **journey**.
- › **You** must keep all documents and receipts showing the dates and costs **you** had to pay, and send these to **us** to support **your** claim.

If you lose your pet's passport

We'll pay up to £250 in any **policy period** towards the cost of a replacement **pet passport** if **you** lose **your** original **pet passport** during a **journey**. This includes quarantine costs as a direct result of **you** losing **your pet's** passport.

What's not covered

- ✗ **We won't pay for:**
 - › Any claim unless **you** report the loss of the **pet passport** to the **vet** who provided it within 24 hours of discovering its loss.
 - › Any damage, loss or theft that happens before the start of **your journey**.

Special condition relating to claims for losing your pet's passport

- › **You** must provide documents and receipts to support **your** claim.

Repeat tapeworm treatment

We'll pay reasonable fees charged by a **vet** if **your carrier** delays **your** departure for the **United Kingdom** and **you** have to get repeat tapeworm treatment for **your pet**.

What's not covered

- ✗ **We won't pay for:**
 - › Any costs involved in getting the first tapeworm treatment needed under the **Pet Travel Scheme** on each **journey**.
 - › Any costs if the first tapeworm treatment done (on each **journey**) was not carried out in the timescale needed under the **Pet Travel Scheme**.
 - › Any costs if the tapeworm treatment was not necessary under the **Pet Travel Scheme**.

Special conditions relating to claims under the repeat tapeworm treatment cover

- › **You** must support **your** claim with documents to prove that the original tapeworm treatment was carried out and that this was done in the timescales needed under the **Pet Travel Scheme**.
- › **You** must support **your** claim with documents to prove that the tapeworm treatment was needed under the **Pet Travel Scheme**.

Emergency expenses abroad

We'll pay up to £300 for each **journey** towards:

- › Reasonable accommodation expenses and expenses to take **you** and **your pet** home if **your pet** needs emergency **treatment** from a **vet**, and because of this, **you** miss **your** return travel to the **United Kingdom**;
- › Reasonable accommodation and transport costs for up to four days to look for **your pet** if **your pet** is lost or strays during a **journey** and within three days of the date **you** are due to return to the **United Kingdom**;
- › Reasonable extra expenses to get **you** home if **your pet** is lost or strays within the three days before **you** are due to return to the **United Kingdom** and **you** decide to stay abroad to try to find **your pet**;
- › Reasonable accommodation expenses and expenses to get **you** and **your pet** home if **you** miss **your** departure to the **United Kingdom** as a direct result of losing **your pet's passport**;
- › Reasonable accommodation expenses and expenses to get **you** and **your pet** home if the **carrier** delays **your** departure for the **United Kingdom** and **you** miss **your** rearranged departure as a direct result of having to get repeat tapeworm treatment.

Special conditions relating to claims for emergency expenses abroad

- › **You** must support **your** claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary and covered by this policy.

What to do if you need to make a claim

Call our claims helpline and we'll send you a claim form

0345 603 3589

Monday to Friday 8am to 6pm
Saturday 9am to 5pm.

How to return your claim form

You can return **your** fully completed claim form and supporting documents

- › by email to:
petclaimreturn@ukpartnerships.com
- › by post to: **Pet Claims, Bromley Processing Centre, Churchill Court, Westmoreland Road, Bromley, BR1 1DP**

If you need to make a claim

- › **You** must read the section of cover which applies to **your** claim. If **you're** not sure whether **your** claim will be covered please call **us** on the claims helpline number.
- › Please keep all receipts and invoices that **you** want to claim for, and send them to **us** with **your** completed claim form and any other documents to support **your** claim.
- › It's **your** responsibility to check the accuracy of all information provided on or with a claim form by a **vet** or anyone else.
- › **You** must provide and if required pay for all the relevant information, documents and help that **we** need in order to assess **your** claim. This includes **vet** certificates and records, and details of any other relevant insurance that may apply.
- › For more help and information, please see the special conditions relating to claims under each section of **your** policy.
- › Whatever **your** claim is for, please make sure that **you** include all the information asked for on the claim form. If the claim form isn't properly completed or doesn't include all the supporting documents this could delay **your** claim settlement.
- › Any false or exaggerated information submitted to **us** on a claim could invalidate **your** policy. Please see Fraud under the General conditions for more information.

Need to claim?

Claims helpline

0345 603 3589

Monday to Friday 8am to 6pm

Saturday 9am to 5pm

Can we help?

Use our website to ask questions, change your details and more:

**churchill.com/
help-and-support**

Or, grab your phone and point it at this handy QR code.



To make a change or to talk to us about your policy

0345 603 3589

Monday to Friday 8am to 8pm

Saturday 9am to 5pm

Sunday 9am to 4pm

Find a Vet, Pet bereavement counselling or Legal advice helpline

0345 604 0671

24 hours a day, 365 days a year



If you would like a Braille, large print or audio version of your documents, please let us know.

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