

Lifetime Pet Policies

Your Complete Guide

Covers Silver, Gold and
Platinum Pet Policies



Please contact us if you require a copy
of the booklet in large print or Braille

animalfriends.co.uk

**animal
Friends**
Pet Insurance Experts

**Policy Booklet Effective Date:
December 2020**

Hello and welcome to the Animal Friends Family.

Your pet insurance policy is from Animal Friends Insurance Services Limited which is underwritten by Red Sands Insurance Company (Europe) Limited.

Animal Friends was founded in order to protect animals in two ways. One, to provide affordable insurance so that people could take care of their pets when they most needed it and two, to protect vulnerable animals worldwide by donating to animal welfare charities. This makes us unique.

As our customer, you can be sure that your policy payments go towards making a real difference in the lives of vulnerable animals across the world as well as providing for the health and safety of your own pets. We are proud and privileged to be able to continue to provide help both to those pets who benefit from our policies and the many animals we help around the globe through our charitable giving.

Our company's ethos, aims and values have enabled us to become one of the UK's leading pet insurance specialists, winning multiple awards over the years we've been in business.

As animal lovers ourselves, we hope that your pet remains in excellent health over the years to come. However, in the event that you need to make a claim, please be assured that you will receive an excellent and understanding service from our specialist team of claims assessors.

Please note that it is important to read your policy documents carefully to ensure that the information is as you expect, and the cover meets your demands and needs.

May I urge you to please particularly check as to whether any general or specific exclusions have been applied to your policy.

If there is anything that requires amending or you need further assistance, please contact our friendly and dedicated team on 0344 557 0300.



**Westley Pearson
Managing Director**

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Policy summary

Animal Friends Insurance is underwritten by Red Sands Insurance Company (Europe) Ltd.

This policy is a fixed-term contract of insurance that provides cover for the cost of vet treatment required by your pet along with additional cover. You may need to review and update the cover provided by your policy periodically to ensure it remains adequate for your pet.

By applying for this policy, you confirm that you meet the minimum inception criteria outlined in this document and that your demands and needs for veterinary cover are met by the features and benefits of this policy, now and in the future.

A Lifetime policy is the most comprehensive policy type we offer. These policies will look to cover costs incurred from accidents, injuries and conditions, and could cover ongoing illnesses over a number of years, as long as you keep renewing your policy. It has an annual limit which refreshes upon annual renewal. This means a long-term illness like arthritis, diabetes or prostate disease will be covered year after year as long as you keep your policy live. We will not apply any exclusions to your policy regarding illnesses, injuries or conditions that you have claimed for since taking out the policy with us; so as long as you keep renewing your lifetime policy you will continue to be covered.

If you cancel your Lifetime policy, you may find exclusions applied to any new policy you might purchase. This means you need to weigh up the ongoing advantages of a Lifetime policy against potential changes to your premium over the life of your pet.

Also, if your pet has received treatment for a particular illness or injury which appears in another part of the body at a later date, for example the other leg, ear or eye, we will treat this as the same condition. This is known as a “bilateral condition”. When applying a benefit limit or exclusion, bilateral conditions are considered as one condition.

The following table provides a summary of the key policy features and benefits and any significant limits or exclusions.

We have also included a frequently asked questions section after this summary. For full policy details and our full terms and conditions, please read your policy wording.

Who is the Insurer?

This scheme is underwritten by Red Sands Insurance Company (Europe) Limited (Red Sands), registered in Gibraltar under number 87598, registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services Act 2019 of Gibraltar and is a member of the Financial Services Compensation Scheme (FSCS) and the Association of British Insurers (ABI).

Who is the Administrator?

Our administrator, Animal Friends Insurance Services Limited, is authorised and regulated by the Financial Conduct Authority (Financial Services register no: 307858). Animal Friends Insurance Services Limited, Animal Friends House, No. 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire, SP4 7QA.

Email: info@animalfriends.co.uk

Tel: 0344 557 0300

Fax: 0344 557 1244

Other important information

The relevant law of England and Wales will apply to the policy and the relevant courts of England and Wales will have exclusive jurisdiction unless you have asked for another law and we have agreed to this in writing before the commencement date. In accordance with the Equality Act 2010 we are able to provide, upon request, a textphone facility, audio tapes and large print documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

Table of Benefits

This pet insurance policy will cover you up to the maximum limits shown below, subject to the level of cover that you have selected and that is shown on your schedule.

Cover	Silver	Gold	Platinum	Excess
Illness and injury – including:				
Vets fees	£1500 per year	£3500 per year	£6500 per year	Refer to Schedule
Behavioural problems	£200	£200	£200	Refer to Schedule
Cremation costs	£100	£100	£100	Refer to Schedule
Death from illness or accident	£0	£500	£1000	Nil
Clinical diet	£200	£200	£200	Refer to Schedule
Third party liability (Dogs only)	£1m	£1m	£1m	£100 per incident
Theft and straying including (Gold and Platinum cover only):				
Advertising costs & materials	£0	£100	£100	Nil
Reward	£0	£250	£250	Nil
Loss of your pet	£0	£500	£1000	Nil
Boarding kennel and cattery fees	£0	£500	£1000	Nil
Holiday cancellation/ curtailment	£0	£1000	£2000	Nil
Pay vets direct	Yes – Provided your vet agrees			
Cover abroad	6 month cover during your period of insurance			
Vet advice app	Unlimited free online vet consultations			

Contract of insurance

This policy is a contract between you and us.

The following elements form the contract of insurance between you and us. Please read them and keep them safe.

- 1 This booklet
- 2 Terms of business
- 3 Your schedule
- 4 Insurance product information document
- 5 Any changes to your pet insurance policy contained in notices issued by us at renewal.

In return for you paying your premium, we will provide the cover shown on your schedule, subject to the terms and conditions of this policy booklet during the period of insurance.

Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms and conditions within this policy.

Eligibility

To be eligible for cover your pet must:

- 🐾 Be owned by you; and
- 🐾 Reside permanently with you in the UK; and:
- 🐾 Be at least eight weeks of age at the start date of the policy.

Your pet must not be:

- 🐾 An animal which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) order 1991 or any subsequent amendments. You can find further information on which types of dogs are affected by the Dangerous Dogs Act by visiting the DEFRA website at www.defra.gov.uk/wildlife-pets.
- 🐾 Used or trained for purposes other than as a domestic or household pet.
- 🐾 Used for any commercial, security or racing purposes.

What you need to tell us

You must take care to provide complete and accurate answers to the questions we ask when you take out your policy, when you make changes to your policy and when you renew your policy.

You must also tell us if any of the following changes take places:

- 🐾 You change address.
- 🐾 You change your bank details.
- 🐾 You move abroad permanently.
- 🐾 You are going to be temporarily resident outside the UK for more than 6 months during the period of insurance.
- 🐾 Your pet is used for commercial, security or racing purposes including commercial breeding.
- 🐾 You sell your pet or transfer ownership of the pet to another person.
- 🐾 Your pet dies.

When you inform us of a change, we will tell you if this affects your insurance, for example whether we are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to the policy. If you do not inform us about a change it may affect any claim you make.

If the information provided by you is not complete and accurate, we may:

- ✿ Revise the premium; and/or
- ✿ Cancel your policy; and/or
- ✿ Refuse to pay a claim; and/or
- ✿ Exclude cover for a pre-existing condition.

Changing your cover

Can I change my cover level?

If you wish to increase your level of cover (Silver, Gold or Platinum) you can do this at renewal. However, if you wish to decrease your level of cover you can do this at any time.

If you change to a higher level of cover, cover for illness and injury will be restricted to the lower level of cover for the life of the policy in respect of:

- 1 any illness or injury that had resulted in a claim before you upgraded the policy, and/or
- 2 any new illness which arises or shows symptoms within the first 10 days of the new policy.

The new, higher level of cover will apply in all other circumstances.

If you change to a lower level of cover, for example from Platinum to Gold, the new, lower level of cover will apply in respect of all claims for illness or injury.

For example – changing to a higher level of cover:

If you were claiming for ongoing treatment for diabetes and at renewal you choose to change from Silver to Gold, we will continue to pay the Silver benefit of up to £1,500 per year for diabetes, however, if you make any new claims (i.e. for another unrelated condition) these will be covered up to the Gold maximum benefit of £3,500.

For example – changing to a lower level of cover:

If you were claiming for ongoing treatment for diabetes and at renewal you choose to change from Gold to Silver, we will only be able to consider costs up to the Silver benefit of £1,500 per year for diabetes and the same for any new claims made (i.e. for another unrelated condition).

You can also change to an alternative Animal Friends product should you feel this would be more suited to your demands and needs. Please note however, that once you switch to a product other than Silver, Gold & Platinum you would be issued with Animal Friends standard policy terms and not be able to switch back to your previous policy type.

Period of insurance

This policy is an annual contract between you and us. At the end of each period of insurance we may offer to renew this contract for a further year. If we decide not to offer you a renewal, we will write to you at least 30 days before the end of the current period of insurance. We are under no obligation to renew your policy.

Frequently asked questions

How do I contact Animal Friends?

If you have a question about your cover, need to make changes to your policy or want to make a complaint, call us on 0344 557 0300*. For more information on making a complaint, please see the 'Complaints procedure' section.

For our joint protection telephone calls may be recorded and/or monitored.

Our lines are open from 8.30am to 6pm Monday to Friday and 9am to 4pm on Saturdays (excluding public and bank holidays).

*Calls to 03 numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles

If you need to write to us, our postal address is:

Animal Friends Pet Insurance
Animal Friends House,
No.1 The Crescent,
Sun Rise Way,
Amesbury,
SP4 7QA

Or our email address is: info@animalfriends.co.uk

When writing please help us by quoting your policy number on any correspondence.

What happens if I take out cover and then change my mind?

If Animal Friends Insurance (AFI) receives your written request to cancel this policy within 14 days of the commencement date, then, if you have not made a claim, we will give you a full refund of any premium you have paid less any applicable taxes or duties payable. If you wish to cancel after 14 days of the commencement date and you have not made a claim you can cancel at any time and will be entitled to the return of the unexpired portion of your premium. However, we will deduct the reasonable cost of setting up and administering this policy. Please note if a claim has been submitted or is pending, we will not refund any premium.

How do I submit a claim?

Please refer to the "Making a claim" section of the policy wording on pages 23 to 24 for full details on submitting a claim.

How do I make a complaint?

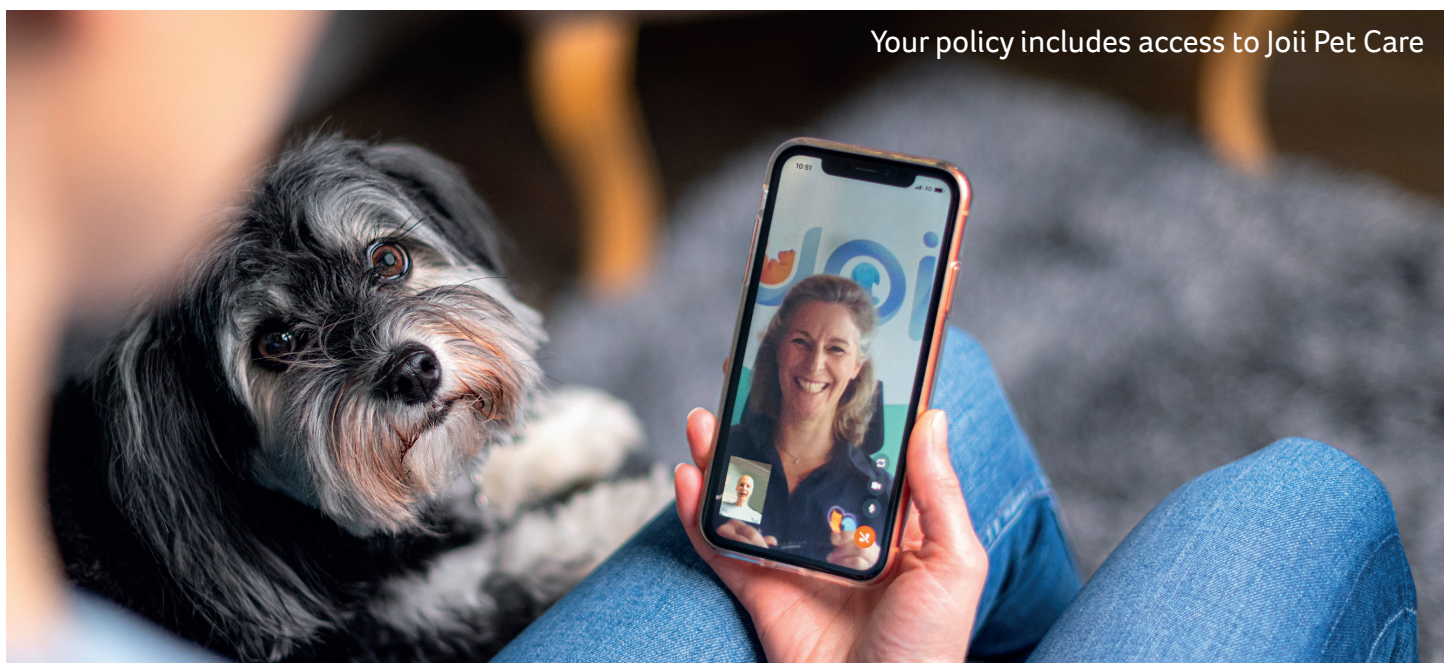
Please refer to the “Making a complaint” section of the policy wording on page 26 for full details on how to make a complaint.

What is a Lifetime Policy?

A Lifetime policy will look to cover costs incurred from accidents, injuries and conditions, and could cover ongoing illnesses over a number of years as long as the policy remains in force. While each policy has an annual limit, this refreshes upon annual renewal and as long as the policy is continually renewed, exclusions will not be applied. This means long-term illnesses will be covered as long as you keep your policy live, even if the illness spans a number of years. If you cancel your Lifetime policy, you may find exclusions applied to any new policy you might purchase, either with us or with another provider. This means you need to weigh up the ongoing advantages of a Lifetime policy against potential changes to your premium over the life of your pet.

Your policy includes access to Joii Pet Care who provide telephone and online vet advice.

Your policy comes with 24/7 access to Joii Pet Care. We are passionate about the welfare of animals and want to make sure that our customers have access to expert veterinary advice. That’s why we’ve partnered with Joii Pet Care who provide an app where Animal Friends’ dog and cat policyholders have unlimited access to free online vet consultations. The service is delivered by a network of registered vets and vet nurses through video consultations and online nurse clinics. If you’re ever worried about your cat or dog the app, its symptom checker, and qualified team can help you identify the problem without having to take an unnecessary trip to the vets, they are available 24/7, 365 days a year helping to support your pet day or night including outside traditional vet practice hours. For information on how to register, please see our website.



What do I have to pay if I make a claim?

You'll need to pay an excess for every condition you claim for, and if your pet is aged 7 years or over, you'll also need to make a contribution towards any vet fees for illness or injury. We've explained more about how this works below:

Excess

The excess is the amount you pay towards a claim and will be applied to each condition you claim for.

The standard excess is £75 for illness or injury. Where you have chosen a voluntary excess, it will be applied in addition to the standard excess. The excesses which apply to your policy are shown on your policy schedule.

If your claim is for vet fees and we make more than one payment for the same illness or injury, the excess will be applied to the first payment we make in each insurance year.

For example:

- 🐾 If your pet needs ongoing treatment for diabetes, we will apply the excess to the first payment we make, but not to any future payments for this condition within the same period of insurance.
- 🐾 When you renew your policy, we will apply the excess to the first payment we make for this condition following your renewal.

This means that for as long as you remain insured with us, you'll only pay your excess once a year for a condition which requires ongoing treatment.

Any claim for third party liability (dogs only), will be subject to a total excess of £100.

Contribution

If your pet is aged 7 years or over when your cover starts or your policy is renewed, you will need to pay a 15% contribution towards any claim for illness or injury (including claims for ongoing treatment). This is in addition to the total excess (the standard and voluntary excess applicable).

Where we make more than one payment for the same illness or injury the 15% contribution will be applied to every payment, we make to you.

Where applicable we will always deduct the standard and voluntary excess before calculating your contribution.

For example:

If you have a standard excess of £75 and a voluntary excess of £100, and you submit a claim for £500:

We will first make a deduction of £175, leaving a balance of £325

We will then make a further deduction of £48.75 (your 15% contribution)

In this example, after total deductions we will pay a total of £276.25 towards your claim.

Your Policy Wording: Definitions

Some words and expressions in the policy have the same meaning wherever they are used. For ease of reading these definitions are highlighted by the use of 'bold' print.

Alternative medicine

Herbal or homeopathic medicine considered necessary by your vet and administered by a suitably qualified practitioner.

Commercial Breeding

If your pet produces more than 1 litter within a 12-month period with the primary purpose being the sale of their offspring.

Complementary medicine

Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic treatment considered necessary by your vet and administered by a suitably qualified practitioner. Please check our website for a full list of qualified practitioners at www.animalfriends.co.uk/therapy

Contribution

If your pet is aged 7 years or older you must pay 15% of every claim for vet fees. This is calculated as 15% of the total remaining after deduction of any applicable excess.

Excess

The amount which is shown on your policy schedule that you will have to pay towards each claim.

Illness

Physical disease, sickness or infection suffered by your pet and diagnosed by a vet.

Injury

Physical damage or trauma to your pet caused by a sudden and unforeseen accident.

Period of insurance

The period for which your pet is covered by this insurance as shown on your schedule.

Pet

The dog or cat named on your schedule.

PETS travel scheme

The Government scheme allowing you to take your pet abroad to certain specific countries and re-enter the UK without the need for your pet to enter quarantine provided certain criteria have been adhered to.

Pre-existing condition

Any illness or injury (or associated symptoms), whether diagnosed or not by a vet, which occurred prior to the start date of this policy.

Your Policy Wording

Schedule

Your schedule of insurance which confirms the level of cover you have selected, the name of the insured pet, the premium, excess, your contribution and any endorsements which apply to your cover.

A schedule will be issued at the start date of your insurance and at each renewal. If you or we make any changes to your policy, we will issue a new schedule which will be valid from the date these changes were notified to us

Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing or care provided by a veterinary practice under the direction of a vet.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and Isle of Man.

Vet

A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the UK, or any qualified registered veterinary surgeon actively working outside the UK in a country covered by the PETS travel scheme.

We/Us/Our

Animal Friends Insurance is the trading name of Animal Friends Insurance Services Limited, registered in England. It is authorised and regulated by the Financial Conduct Authority (Financial Services registered no: 307858). Registered Office: No. 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire SP4 7Q4. This policy is underwritten by Red Sands Insurance Company (Europe) Limited (Red Sands), registered in Gibraltar under number 87598, registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services Act 2019 of Gibraltar and is a member of the Financial Services Compensation Scheme (FSCS) and the Association of British Insurers (ABI).

You/Your

The policyholder and owner of the pet who is named on the schedule.

Section 1 – Illness and injury

What is covered:

Your pet is covered whilst in the UK. In addition to this we will cover your pet if you are travelling abroad together and you comply with the PETS travel scheme.

- 1** If your pet suffers from an illness or injury, we will pay the cost of treatment administered under the care and direction of a vet; this includes:
 - a** The cost of any alternative medicine which the vet recommends.
 - b** The cost of complementary medicine. This includes up to 10 sessions of hydrotherapy immediately before or after surgery. We will only pay for hydrotherapy if the pool operators are members of the Canine Hydrotherapy Association.
 - c** The cost of a clinical diet for your pet which is recommended by your vet. We will pay the cost for the clinical diet after a deduction of: £1.00 per kg dried food (dogs and cats), 53p per tin/pouch (dogs), 26p per tin/pouch (cats), up to maximum benefit of £200 per period of insurance.
 - d** The cost of treatment for behavioural problems carried out by a member of a professional organisation acting under the direction of a vet up to a maximum of £200 per period of insurance.
 - e** Fees for dental treatment as a result of an injury.
 - f** Fees for dental treatment to relieve suffering due to illness provided the pet has been insured under this policy for at least 2 years, there is a history of regular routine dental check-ups and there has been no previous dental treatment required.
 - g** Fees for putting your pet to sleep as long as it is recommended by your vet and is to relieve inhumane or incurable suffering following an insured injury or illness.
 - h** The cost of cremation and/or burial up to the maximum benefit of £100.
- 2** If you have selected Gold or Platinum cover and your pet dies or has to be put to sleep, due to an illness or injury we will pay:
 - a** The price you paid for your pet as declared on the schedule of insurance up to the maximum limits shown on your schedule.

We will not pay:

- 1** The excess and your contribution (if applicable).
- 2** Any claim for a pre-existing condition.
- 3** Any claim for illness which arises or first shows symptoms within 10 days after the start of the policy.
- 4** Any claim for behavioural problems where such problems were apparent before the start date of the policy.
- 5** Any claim as a result of a “notifiable” disease as defined by the Animal Health Act 1981 e.g. Rabies.
- 6** Any claim for routine treatments which are not necessary to alleviate the symptoms of an illness or injury. This includes, but is not limited to, spaying or castration (including the removal of retained testicles), removal of dew claws, cleaning or descaling of teeth or bathing or grooming of your pet.
- 7** Any claim for preventative treatments. This includes, but is not limited to, spaying to prevent the recurrence of false pregnancy or mammary tumours, castration for the prevention of anal adenomas, vaccinations, flea and tick treatments, roundworm and tape worm treatments.
- 8** Any claim or costs in connection with pregnancy or giving birth, repair or treatment of umbilical hernias or organ transplantation.
- 9** Any claim if you and your pet have been away from the UK for more than 6 months in the period of insurance.
- 10** The cost of any dentistry which is not related to an illness or injury (including, but not limited to, cosmetic dentistry or treatment for under/overshot jaws).
- 11** Fees for unapproved alternative medicine or complementary medicine (including, but not limited to, pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage and faith healing).
- 12** Any ambulance charges unless the vet declares that for you to move your pet would seriously endanger its health.
- 13** Any fees for house calls, hospitalisation or out of hours treatment unless the vet declares that any delay in treatment would have worsened your pet’s illness or injury.
- 14** A clinical diet that is only prescribed to help your pet lose weight.
- 15** Fees for the cost of treatment your pet has received outside the period of insurance, or where the maximum sum insured has been reached.
- 16** Any fee charged by your vet for travelling expenses or to complete the claim form.
- 17** Any medication or treatment not recommended by a vet.
- 18** Any additional costs which must be paid as a result of the late submission of your claim.
- 19** Any claim for costs associated with any form of housing or bedding needed for the treatment or well-being of your pet.
- 20** Any charges for putting your pet to sleep, unless this is to relieve inhumane suffering following an insured injury or illness.
- 21** Any claim for the death of your pet if you have Silver cover.

- 22** Any claim for the death of your pet if it dies due to illness and is aged 9 years or over in the case of dogs and 11 years or over in the case of cats.
- 23** Intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
- 24** The cost and compensation for euthanasia of your pet under a court order or the Contagious Diseases Act or relating to its destruction for the protection of livestock.
- 25** Any post-mortem costs.
- 26** Anything mentioned in the General Exclusions.

IN THE EVENT OF A CLAIM:

Please refer to the 'Making a claim' on pages 23 to 24. In addition, the following conditions also apply:

- 1** If an excess or contribution applies, we will either:
 - a** Make a deduction from the amount we pay you (if you have paid your vet direct); or
 - b** Make a deduction from the amount that we pay your vet and you will be responsible for paying this amount to your vet.
- 2** In the event that your pet requires veterinary treatment whilst temporarily in the Republic of Ireland or a Member Country of the PETS travel scheme you must pay for any treatment direct to the vet while you are there and keep all receipts and invoices relating to the treatment.
- 3** If your pet dies or is put to sleep, please return the claim to us as soon as possible, along with:
 - a** A certificate or letter from your vet stating the cause of death; and
 - b** The purchase receipt and pedigree certificate (if applicable). Photocopies of these documents are accepted.

Section 2 – Third party liability

(Dogs only)

What is covered:

- 1** We will cover you for any money you legally have to pay that relates to an accident which occurs in the UK and is caused by your pet which results in:
 - a** Death or physical injury to any person.
 - b** Loss or damage to property.
- 2** We will also pay any legal fees a Court requires you to pay or which we agree to pay in relation to the accident. You must obtain our consent before incurring any cost or expense.
- 3** If someone else is looking after your pet when the injury or damage occurs, we will still provide cover as long as:
 - a** You asked them to look after your pet.
 - b** You did not agree to pay them to look after your pet.
 - c** The injury or damage was not to them or their property.
- b** any person living or staying with you;
- c** any person who works for you.
- 4** Any claim that you agree to pay which you are not legally obliged to pay.
- 5** Any claim in connection with passing on any disease or virus.
- 6** Any damages, costs or expenses if you are insured under any other insurance which covers third party liability (including your household insurance) unless that cover has been exhausted.
- 7** Anything mentioned in the General Exclusions.

We will not pay:

- 1** The excess.
- 2** Any fines or exemplary damages (these are damages which are intended to punish the person responsible rather than awarding compensation) you have to pay.
- 3** Any claim for death or injury, or damage to property belonging to:
 - a** You;

IN THE EVENT OF A CLAIM:

Please refer to the 'Making a claim' section on pages 23 to 24. In addition, the following conditions also apply:

- 1** If your dog injures someone or damages their property, contact us immediately and wait for written instructions from us.
- 2** Do not:
 - a** Admit to anyone that you were responsible;
 - b** Offer to make payment to anybody.
- 3** Call us as soon as possible if you receive any communication or request for information from any person who may claim against you, or who may be acting for people who may claim against you.

Section 3 – Theft and straying

(Gold and Platinum cover only)

What is covered:

If your pet is stolen or strays, we will cover the cost of local advertising.

This includes:

- 1 Up to £100 for materials to enable you to make posters advertising the loss of your pet.
- 2 Up to £250 reward costs if your pet is found and returned to you.

You must contact us before you pay any costs for trying to find your pet.

If your pet is not returned to you after 45 days, we will pay the price you paid for your pet as shown on your schedule. If your pet is later returned to you then you must repay this money.

We will not ask you to repay any amount for materials or advertising.

We will not pay:

- 1 More than one claim per period of insurance.
- 2 Any claim where you fail to notify the local dog warden for a lost dog or local rescue centre for a lost cat within 48 hours of discovering the loss or theft of your pet.
- 3 Any money you spend trying to find your pet if we have not agreed to the way you are doing this.
- 4 Any reward to anyone who is a member of your family.
- 5 Any claim for theft or straying which occurs outside of the UK.
- 6 Anything mentioned in the General Exclusions.

IN THE EVENT OF A CLAIM:

Please refer to the 'Making a claim' section on pages 23 to 24. In addition, the following conditions also apply:

- 1 If your pet is a dog, you must contact your local dog warden within 48 hours of discovering the theft or loss.
- 2 If your pet is a cat, you must notify at least one local rescue centre within 48 hours of discovering the theft or loss.
- 3 You must contact us and obtain agreement of the reward to be offered before advertising.
- 4 You must keep any receipts for materials used to create any posters advertising the loss of your pet.
- 5 You must provide us with a copy of any adverts placed detailing the reward offered along with a receipt showing the amount paid for the service.
- 6 If your pet is found, do not pay the finder yourself, you must provide us with the name and address of the finder along with details of where they saw the advert and became aware of the reward. We will contact the finder and arrange for the reward to be paid on your behalf.
- 7 If your pet is not found within 45 days, you must send us the purchase receipt and pedigree certificate (if applicable).

Section 4 – Boarding kennel/cattery fees

(Gold and Platinum cover only)

What is covered:

We will pay for your pet to stay in a licensed kennel/cattery if, during the period of insurance, you are ill or injured and have to go into hospital in the UK for treatment for more than 48 consecutive hours.

We will not pay:

- 1 More than the maximum benefit during the period of insurance, regardless of the number of times you have to go into hospital.
- 2 Kennel/cattery fees incurred as a result of:
 - a the hospitalisation of anyone other than you.
 - b hospitalisation required due to pregnancy or giving birth.
 - c any hospitalisation that arises due to a condition which you suffered from before taking out this insurance.
- 3 Transportation costs for you and your pet to and from the boarding kennel/cattery establishment.
- 4 Any fees if you are hospitalised outside of the UK.
- 5 Anything mentioned in the General Exclusions.

IN THE EVENT OF A CLAIM:

Please refer to the 'Making a claim' section on pages 23 to 24. In addition, the following conditions also apply:

- 1 You must send us the following:
 - a A medical certificate or letter from the treating doctor showing the reason for the hospitalisation and the dates on which you were admitted and discharged.
 - b The receipt from the kennel/cattery which shows the dates your pet stayed there and the amount that you paid.

Section 5 – Holiday cancellation/ curtailment (Gold and Platinum cover only)

What is covered:

We will reimburse you for any non-recoverable travel and accommodation costs if you have to:

- 1 Cancel your holiday less than 7 days before you were due to leave because your vet believes your pet needs immediate surgery;
or
- 2 Come home early because your vet believes your pet needs immediate surgery.

We will not pay:

- 1 Travel and accommodation costs for anyone else, who is on holiday with you.
- 2 If you cancel your holiday or come home early because your pet did not need immediate surgery.
- 3 If you booked your holiday less than 28 days before you were due to leave.
- 4 If you cancel your holiday or come home early as a result of an illness or injury that showed symptoms more than 7 days before your holiday started.

- 5 If you cancel your holiday or come home early as a result of any illness or injury of your pet which existed before this cover was taken out.
- 6 Any extra cancellation charges incurred because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.
- 7 Anything mentioned in the General Exclusions.

IN THE EVENT OF A CLAIM:

Please refer to the 'Making a claim' section on pages 23 to 24. In addition, the following conditions also apply: Y

You must send us:

- 1 A letter or email explaining why and when you had to pay each of the expenses for which you are claiming.
- 2 The receipts relevant to your claim.

General exclusions

Applicable to all sections of this policy

We will not pay:

- 1** Any claim for a pet that is not named on the schedule of insurance.
- 2** Any claim for an incident which occurs outside the territorial limits of the UK, Republic of Ireland and the Member Countries of the PETS travel scheme (Non-EU countries as defined by DEFRA are not covered).
- 3** Any claim for malicious or willful injury or gross negligence to your pet caused by you, your employees or members of your family.
- 4** Any claim for infringement of UK animal health, quarantine and/or importation legislation.
- 5** Any claim if you have sold or given away your pet, whether temporarily or permanently.
- 6** Any claims under any section of cover where premium has not been paid.
- 7** Please note that where a condition is affecting one body part of which your pet has two, one on each side of the body (e.g. ears, eyes, knees, cruciate ligaments) this will be considered a bilateral condition and when applying the benefit limit or an exclusion, bilateral conditions are considered as one condition.
- 8** Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
 - a** War; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or
 - b** Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of terrorism, or anything connected with terrorism, whether or not such consequence has been contributed to by any other cause or event.
 - c** Any action taken to prevent, control or suppress, or which in any way relates to a) or b) above.

- 9** Claims directly or indirectly caused by:
- a** Ionising radiation or contamination by radioactivity from any nuclear fuel
 - b** or from any nuclear waste from the combustion of nuclear fuel;
 - c** Or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly; or
 - d** Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 10** Any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
- a** An epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health, The Department for Health and Social Care, a chief veterinary officer, Defra and/or the World Health Organisation;
 - b** Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
 - c** Any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.

General conditions

- 1** You must comply with the following conditions to have the full protection of your policy. If you do not comply, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.
- 2** You must provide proper care and attention for your pet at all times, taking all precautions to prevent accidents, injury or damage.
- 3** You must:
 - a** take your pet for regular annual check-ups;
and
 - b** keep your pet annually vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis, feline leukaemia and feline influenza in the case of cats, or as advised by your vet.
- 4** All vaccinations must be administered under veterinary supervision. Homeopathic vaccines are not acceptable.
- 5** If you submit a claim and you are unable to provide us with a receipt for your pet, we will pay you an amount based on the market value of your pet at the date of purchase. This will be based on the breed and gender of a similar animal for sale in your area. We will not pay more than the purchase price which is shown on your schedule.
- 6** You and we are the only parties in this insurance. No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from this act.

Making a claim

If you need to make a claim under this policy, you can either download a claim form from www.animalfriends.co.uk; or contact Animal Friends by email on claimformrequests@animalfriends.co.uk or telephone on 0344 55 70 300 and ask Animal Friends to send you a claim form.

Full instructions of how to complete the claim form will be provided. Completed claim forms must be posted to Animal Friends at Animal Friends House, No.1 The Crescent, Sun Rise Way, Amesbury, Wiltshire, SP4 7QA or sent by email to claimform@animalfriends.co.uk.

If it is more convenient and your vet agrees, we can pay claims for vet fees directly to your vet.

In addition, some vets will also be able to access Pawtal, Animal Friend's Award-Winning on-line claims portal. This system allows vets to submit a claim online directly to Animal Friends without having to complete lengthy forms. Please speak to your vet about submitting your claim via Pawtal.

Please note that calls may be recorded and/or monitored to assist with training and for quality control purposes.

Until we have received your completed claim form and supporting documentation, we are unable to consider your claim. Once we have received this information, we will check that the claim is valid under the terms and conditions of this policy before we make any payment to you or your vet. For a list of

the information we will need you to send us please refer to the relevant policy section.

We will only pay your claim when we:

- 🐾 Have received your completed claim form.
- 🐾 Have all the supporting documentation that we need from you.
- 🐾 Have confirmed that your claim is valid.
- 🐾 Have confirmation that any legal action or other action has been settled.

The amount that we will pay will be reduced by the excess and your contribution (where applicable) and you will be responsible for paying this amount direct to your vet.

We will not pay any invoice for veterinary fees directly to anyone who is not a vet.

You must comply with the following conditions to have the full protection of your policy. If you do not comply, we may choose to cancel the policy or refuse to deal with your claim or reduce the amount of any payment made.

- 1 In order for us to be able to assess your claim, we reserve the right to request additional relevant information or records from your current or previous vet.
- 2 We will only ask for information which is relevant to the details and circumstances of the claim and previous medical history. If the vet charges you for this information, you will have to pay.

Making a Claim

- 3** Where we ask you to send supporting documentation such as receipts, certificates or advertisements, we recommend that you make copies and retain these for your reference. We will not be responsible for any information that you send us until we have received it.
- 4** If any claim under this insurance is covered by any other insurance policy, we will not pay more than our fair share.
- 5** Following a claim, we shall be entitled to take over and exercise any rights in your name against any other party for our own benefit and at our own expense to recover any payment we have made under this policy.

You must not act in a fraudulent manner. If you or anyone acting for you:

- a** makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
 - b** makes a statement in support of a claim knowing the statement to be false in any respect; or
 - c** submits a document in support of a claim knowing the document to be forged or false in any respect; or
 - d** makes a claim in respect of any loss or damage caused by your willful act or with your connivance
- then:**
- a** We shall not pay the claim.
 - b** We may at our option cancel the policy.
 - c** We shall be entitled to recover from you the amount of any claim already paid under the policy since the last renewal date if we discover such claims have been made fraudulently.
 - d** We shall not make any return of the premium.
 - e** We may inform the police of the circumstances.

Your cancellation rights

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

A 14-day cooling off period applies when you first purchase and when you renew your insurance, or when you receive your documents (whichever is later). Within the cooling off period you can cancel your policy and will receive a full refund of any premium you have paid providing no claims have been made.

If you have made a claim or you wish to cancel outside of the cooling off period, you can cancel at any time and will receive a proportionate refund based upon the number of days of cover remaining for which you have paid, meaning you will only pay for the time you have been covered.

To exercise your right to cancel please call us on 0344 557 0300 alternatively you can write to us at the following address:

Animal Friends House, No.1 The Crescent, Sun Rise Way, Amesbury, SP4 7QA

We may cancel this policy by giving 30 days' notice to you at your last known address if:

- 1** You have not paid your premium when it is due – for more details please see the 'monthly premium' section below;
- 2** There is evidence to suggest that a fraudulent claim has been made;
- 3** You have not provided us with complete and accurate answers to the questions we asked when you took out your policy, when you made changes to your policy or when you renewed your policy.

Monthly Premium

This policy is an annual contract of insurance that can be paid for by way of annual or monthly premiums. If you pay monthly premiums and you don't pay the first monthly premium, then this policy will not be valid. If you have paid one or more premiums but then fail to pay any premium after that within 10 days of the date it is due, we will have the right to cancel from the end of the period for which a premium has been paid.

You will receive one month's cover for each monthly premium paid.

Complaints procedure

Our promise of service

Our goal is to give excellent service to all customers but we realise that things do go wrong occasionally. We take all complaints very seriously and aim to resolve all our customer's problems promptly. To ensure the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain?

- 1 We will acknowledge your complaint promptly.
- 2 We aim to resolve all complaints as quickly as possible.

Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance, we would encourage you to seek resolution.

You should first phone Customer Services on

0344 557 0300.

Or write to:

The Complaints Department
Animal Friends House, No.1 The Crescent,
Sun Rise Way, Amesbury, SP4 7QA

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower Harbour Exchange Square
London E14 9SR

Telephone: 0800 023 4567 (free from landlines)
or 0300 123 9123

Or simply log on to their website at

www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Other information

Customers with disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats, please contact Customer Service on 0344 557 0300 (between 8:30am and 6pm weekdays and 9am and 4pm on Saturdays) or alternatively write to:

Animal Friends House, No.1 The Crescent,
Sun Rise Way, Amesbury, SP4 7QA

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about this scheme is available from the FSCS website www.fscs.org.uk

Fraud Prevention and Detection

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

- ✿ Share information about you with other organisations and public bodies including the Police;
- ✿ undertake credit searches and additional fraud searches;
- ✿ check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

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

We and other organisations may also search these agencies and databases to:

- ✿ Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- ✿ trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- ✿ check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Data Protection – Privacy Notice

Data Protection – How we protect your privacy

We are registered under the Data Protection Act in Gibraltar. AFI is registered under the Data Protection Act in the United Kingdom, number Z6313845.

Purpose of collection:

We and AFI collect, store and use your personal information in order to consider your application for insurance and to administer insurance services to you, including claims investigation and management. We and/or AFI may also use this information for secondary purposes related to the purposes listed above, such as offering you additional insurance or insurance-related products or services that we believe you might be interested in considering. This will always be done as permitted by the relevant privacy legislation.

Disclosure

In conducting business AFI may communicate your personal information to organisations to whom we may outsource certain functions or to associated companies. Any such communication is performed with strict adherence to our privacy policy.

To view our full privacy policy visit www.animalfriends.co.uk/privacypolicy or request a copy by writing to us at: Animal Friends House, No.1 The Crescent, Sun Rise Way, Amesbury, SP4 7QA. Or to view the Red Sands full privacy policy visit: www.redsands.gi/en-GB/notice/privacy__legal_notice

The data controller responsible for this personal information is Red Sands Insurance Company (Europe) Limited as the insurer of the product. Additional controllers include Animal Friends and Red Sands Insurance Limited, who are responsible for the sale and distribution of the product, and any applicable reinsurers.

We have appointed Animal Friends to assist Red Sands Insurance Company with any requests to exercise your legal rights regarding your personal data. To make a request please contact Animal Friends House, No.1 The Crescent, Sun Rise Way, Amesbury, SP4 7QA.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product, using the information we have collected.

On-line information

When you visit one of our websites, we may record information about your computer or mobile device, including hardware and software used, general location, when and how you interact with our websites. This information is used to note your interest in our websites, improve customer journeys, determine pricing and/or offer you available discounts.

How we share your personal information with others

We may share your personal information:

- 1** with Animal Friends Pet Insurance, our agents and third parties who provide services to us, and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services, with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- 2** with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- 3** with reinsurers who provide reinsurance services to Animal Friends and for each other.

Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third-party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights.

For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us.

We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences, please log into your online account or contact us:

By phone: 0344 557 0300

By email: info@animalfriends.co.uk

By Post: Animal Friends House, No.1 The Crescent, Sun Rise Way, Amesbury, SP4 7QA

Visit our full Privacy Policy at www.animalfriends.co.uk/privacy-policy/

View the Red Sands Privacy Policy at www.redsands.gi/en-GB/notice/privacy__legal_notice

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” details on the right.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at:

data.protection@animalfriends.co.uk

or writing to

The Data Protection Officer, Animal Friends House,
No.1 The Crescent, Sun Rise Way, Amesbury,
SP4 7QA

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

animal Friends

Pet Insurance Experts



If you have any questions regarding any of our policies or you'd like to upgrade, please call us on **0344 557 0300**

Animal Friends Insurance is a trading name of Animal Friends Insurance Services Limited (Registered in England 3630812), authorised and regulated by the Financial Conduct Authority (Financial Services Register 307858)

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