

# LIFETIME

## Policy Booklet

Lifetime £10,000 and Lifetime £18,000

Thank you for joining **Animal Friends**. You and your pet are now helping to **support charities like the Bumblebee Conservation Trust** who have a vision to create a world where bumblebees are thriving and valued.



**Bumblebee**  
Conservation  
Trust

**animal**  
**Friends**  
Pet Insurance

Find us at **animalfriends.co.uk**



# Welcome

Hi! Like your pet is part of your family, you're now part of ours. To help you settle in, we're going to share with you some information that you might find interesting. If you're still reading this far, we're off to a good start!

## Here's the bit we really want you to know...

This booklet tells you what you and your pet are covered for, as well as what isn't covered. Please read through it carefully. It should answer any questions you have about your insurance. If you've got any questions, please contact us on **0344 557 0300**.

## Now that's done, let us tell you about who we are...

We believe that protecting your pet should be easy and not cost the earth. We also believe that even the smallest acts of kindness can make a big difference. Which is why we were founded to help ensure that your pet lives a healthy and happy life, whilst giving back to animal welfare charities and conservancies.

We could go on about the many reasons why you can feel good about choosing Animal Friends but **the key thing to remember is that we're here**. We've got you covered and if you want to know more about what makes us tick, head to our website or social channels, and you'll find it all there.

Wishing you all the best,



**Richard Mills**

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# How to use this booklet

This booklet tells you everything you need to know about your policy. Along with a document called Your Schedule it makes up the agreement between you and us, so make sure you keep it safe. If you need a copy in large print or braille, please let us know.

When reading this booklet, please remember the following things.

Our policies only cover people that live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence. When we say 'UK' in this booklet, we mean England, Scotland, Wales, Northern Ireland, the Isle of Man, Channel Islands and UK Ministry of Defence bases overseas.

This policy is administered by Animal Friends and underwritten by Red Sands Insurance Company (Europe) Ltd. Red Sands pays a commission to Animal Friends to sell insurance on its behalf. When we say 'we', 'our' or 'us' in this booklet, we mean Red Sands. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar (Incorporation No: 87598). Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission. It is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority for business underwritten in the UK (Financial Services Register No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

When we say 'you' or 'your', we mean the person named on the schedule.

When we say 'immediate family', we mean your spouse, sibling, parent, child or stepchild. It also includes civil partners and any other partner that has lived with you permanently for at least two years.

This policy is governed by English law. All communication will be made in English.

# Cover limits

The table below details your cover limit, this is the most we'll pay for each section. You should read this table alongside the rest of this booklet as there might be some conditions that apply to you. There might also be some amounts you have to pay when you make a claim. For more information, see your schedule and the 'How this policy works' section on **page 8** of this booklet.

Cover	You're covered up to	
Section A: Vet fees	<b>Lifetime £10,000</b> £10,000 per policy year	<b>Lifetime £18,000</b> £18,000 per policy year
	Includes cover for behavioural treatment and cover up to £3,000 per policy year for complementary treatment. Also includes cover up to £3,000 per policy year for dental treatment, and up to £200 per policy year for prescribed food to treat bladder stones.	
	This policy also gives you access to the Joii app, where you can check your pet's symptoms and access unlimited free online vet consultations. <i>You'll need to pay one vet fee excess per policy year for each condition you claim for.</i>	
Section B: If your pet dies or is put to sleep	<b>Lifetime £10,000</b> £2,000	<b>Lifetime £18,000</b> £3,000
	A percentage of the price you paid for them, depending on their age, up to the amounts above. Includes cover up to £200 for the cost of cremation or burial. This does not include the cost of coffins/caskets.	
Section C: If your pet goes missing or is stolen	<b>Lifetime £10,000</b> £2,000	<b>Lifetime £18,000</b> £3,000
	A percentage of the price you paid for them, depending on their age, up to the amounts above. We'll also cover up to £200 per policy year for advertising and reward.	
Section D: If you can't look after your pet because you're in hospital	<b>Lifetime £10,000</b> £1,500 per policy year	<b>Lifetime £18,000</b> £1,500 per policy year
	We'll also pay up to £100 per policy year for a dog walker if nobody can walk them for you while you're in hospital.	
Section E: If your pet injures someone or damages their property	<b>Lifetime £10,000</b> £2,000,000 per policy year	<b>Lifetime £18,000</b> £2,000,000 per policy year
	You'll have to pay a £250 excess for property damage claims.	
Section F: If your pet needs urgent medical care abroad	<b>Lifetime £10,000</b> £2,500 per policy year	<b>Lifetime £18,000</b> £2,500 per policy year
Section G: If you need to cancel or cut short a holiday because your pet needs urgent medical care	<b>Lifetime £10,000</b> £2,500 per policy year	<b>Lifetime £18,000</b> £2,500 per policy year

# Contact details

You can contact Animal Friends for support in the following ways.

## By phone

 **0344 557 0300**

Please check our website for opening hours.

If you call us from a landline, you'll be charged the standard rate.

Calls from mobiles vary depending on your plan. For example, if your plan includes unlimited minutes, your call from a mobile will be free.

## By email

If you have a general enquiry, you can reach us at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)

## On our website

Contact us on live chat

 [www.animalfriends.co.uk](http://www.animalfriends.co.uk)

Or you can complete an enquiry form to contact a specific department

 [www.animalfriends.co.uk/contact/](http://www.animalfriends.co.uk/contact/)

## By post

 Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

# How this policy works

This booklet details everything your pet is covered for under this policy. Some things aren't covered, so it's important you read through your documents to check you have the cover you need. There's a list of exclusions in the 'What this policy doesn't cover' section on [page 25](#). These apply to the whole of your policy. There are also some additional exclusions that only apply to certain sections of cover. You should also check your schedule to see if there are any other exclusions that apply to you personally. Exclusions added to your policy will be for the condition, or related to the condition, that your pet has. You'll find detailed descriptions of your cover for each section under the heading 'What this policy covers'.

## Your policy

You've chosen one of our Lifetime pet insurance policies which allows you to claim up to a set amount for vet fees each year. You'll find all the annual limits for everything you're covered for in your policy schedule. These limits are the most we'll cover per year.

For example, if you have our Lifetime £10,000 policy, you'll get £10,000 of cover per year towards your vet fees. When you renew, this limit will reset, and you'll have another £10,000 of cover for the following year.

This policy covers illnesses and injuries, both short and long-term. This means that as long as you renew your policy without a break, we'll cover your pet's vet fees for their whole life.

When we say 'condition', we mean any injury or illness with a single cause or diagnosis. For example, if your pet has an accident, we'll class any injuries they suffer as one condition – even if they're in different parts of the body. Likewise, if your pet has symptoms of a condition that later appears in a different part of the body, we'll class it as one condition.

The annual policy limit in your schedule is the most we'll pay for vet fees each year. Every time you make a claim for a new condition, you'll need to pay an excess to help cover the cost of treatment. You should check your schedule to see how much you're covered for, and how much excess you'll need to pay. For more information on excesses see the 'Your excess' section on [page 9](#).

## When this policy starts and ends

Your policy starts from the day you chose it to, but there's a waiting period before you can start making some kinds of claims. We don't cover accidents or injuries that happen within the first 2 days of your policy start date. For example, if your cover starts on the 1st, you won't be covered for any accidents or injuries that happen before the 3rd.

For illnesses, we don't cover any that first show signs or symptoms within the first 14 days. So, if your cover starts on the 1st, you won't be covered for any illnesses that first show signs or symptoms before the 15th. This 14-day waiting period also applies to all claims involving cruciate ligaments – including those caused by accidents.

A condition starts from the date the accident happened, or the illness first showed any signs or symptoms – not the date you take your pet to the vet. So even if you wait until after the waiting period to get your pet treated, you still won't be covered.

Several things might end this policy. For example, if either of us decide not to renew your policy for any reason. It will end if your pet dies, is lost or is stolen. You may also decide to cancel your policy. We can cancel it too – for example, if you don't pay your premium. For more information about cancelling your policy, see the 'Cancelling your policy' section on [page 28](#).



## Changing your level of cover

If you want to change your level of cover, you should get in touch with us.

If your pet already has a condition, and you change to a policy with a higher limit, we'll cover valid claims for this condition at your previous, lower limit. This is true even if you haven't yet made a claim or if you noticed something was wrong and the pet hasn't yet been to the vet. You'll be able to make claims at the higher limit for a new condition after 14 days and for new accidents after 2 days. You'll still be able to make claims for new and existing conditions, within this 14-day period, but at your current, lower limit. You'll also be able to make claims for new and existing accidents, within the 2-day period, but also at your current, lower limit.

If you change to a policy with a lower limit, cover for new conditions and accidents will start straight away. Your new policy limit will apply to all new and existing claims. If you have already used your full vet fee limit, you won't be able to make any more claims until your policy has renewed.

## Pre-existing conditions

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not.

If you noticed something was wrong with your pet before you took out the policy, it could be a sign of a pre-existing condition. This is true even if you decided not to take them to the vet. For example, if your dog was limping before the policy started, and your vet later confirmed this was due to Arthritis, we'd consider this a pre-existing condition.

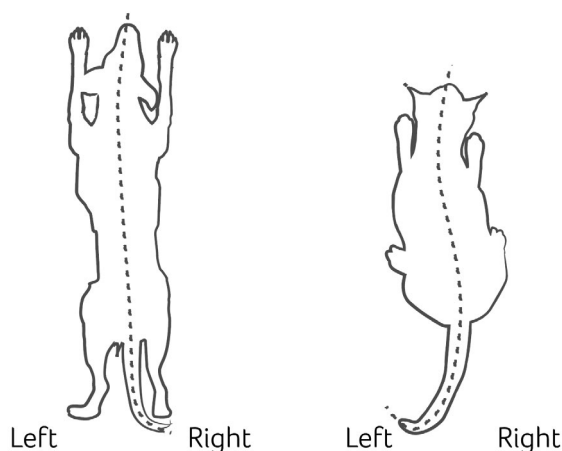
Remember, there is a waiting period at the start of this policy. The waiting period is 14 days for illness and 2 days for accidents. If a condition is first noticed or an accident happens in the waiting period, these will be considered to be pre-existing conditions as well.

Any injuries caused by accident or illnesses your pet had before you took out this policy will also be considered pre-existing conditions. This includes any complications or conditions that later appear because of the illness or accident.

## Conditions that affect both sides of the body

A condition or illness which affects a body part that your pet has one of, on either side of their body, is called a bilateral condition. For example this could include elbows, hips and cruciate ligaments and we consider these as one condition.

If the condition on the opposite side of the body was first noticed before the policy start date or within the waiting period, we'll consider this a pre-existing condition. Pre-existing conditions are not covered by this policy. For example, if the damage to the left cruciate ligament is pre-existing, you won't be covered if they later damage their right cruciate ligament.



## Amounts you might have to pay

### Your premium

The premium is the amount you pay us so we can provide you with insurance for your pet. You can decide to pay one amount annually or in monthly instalments. You must make sure to keep up with all your payments. If you don't, we won't be able to cover you if you want to make a claim.

### Your excess

The excess is an amount you'll need to pay when you make a claim. Different sections of the policy have different excesses, check your schedule to find out which apply to you.

# How this policy works

## (continued)

### Vet fees excess

You'll need to pay one vet fees excess for each condition that you claim for. If your pet becomes ill with a new condition, and you start a new claim, you'll need to pay the excess. If they need more treatment for the same condition in the same policy year, we'll treat this under the same claim. You won't need to pay the excess again for that condition in that policy year. If you claim for the same condition over more than one policy year, you'll have to pay the excess once per year. For examples of how an excess can be applied to your policy, please see the Frequently Asked Questions section on our website.

### Sharing the cost of the vet bill

As your pet gets older, you'll also have to start paying a percentage of the vet fees when you make a claim. This is because older pets may be more likely to get injured or to become ill. This is known as 'co-payment'.

We start applying the co-payment at 8 years old for dogs and 10 years old for cats. We'll automatically apply the co-payment on the first renewal after your pet's birthday. For example, if your dog turns 8 in January, and the policy renews in July, we'll apply the co-payment after the July renewal. Check your schedule to see if a co-payment applies to your policy.

The co-payment applies to everything you might claim for under Section A: Vet Fees. This includes the cost of repeat medication.

### Looking after your pet and keeping them safe

It's important you look after your pet's health. If there is something wrong with your pet's health, you should arrange for a vet to examine and treat your pet as soon as possible. If you delay getting treatment for your pet and your pet's condition is made worse because of this, we won't be able to pay your claim. You must follow any advice given to you by a vet, and arrange and pay for treatment to help lower the risk of injury or illness. If they need treatment, you need to make sure your vet is a current member of the Royal College of Vet Surgeons. You can check your vet's details here: <https://findavet.rcvs.org.uk/find-a-vet-surgeon>. If they're not, you won't be covered.

This policy is designed to cover you for things that happen to your pet that couldn't have been prevented or predicted. You must follow advice given to you by your vet, trainers and the authorities. For example, if the police or a vet tell you to muzzle your dog, you must do this to keep them and others safe. If you don't, you won't be covered.

### Your pet's health

It's really important you vaccinate your pet to protect them from harmful diseases. If you have a dog, you must make sure they're vaccinated against distemper, hepatitis, leptospirosis, parvovirus and kennel cough. If you have a cat, you must make sure they're vaccinated against feline infectious enteritis, feline leukaemia and cat flu. If a vet recommends any other vaccinations, you must agree to those as well. It's important all your pet's vaccinations are kept up to date. We won't cover claims for diseases or illnesses that could've been prevented by a vaccine.

You must also regularly worm your pet by following an anti-worming programme and product that's been recommended or prescribed by a vet. We don't cover herbal worming products or any complications that result from using them.

### Renewing your policy

If you pay monthly – or pay annually and have opted into auto-renewal – you won't need to do anything; your policy will automatically renew for another year. If you paid upfront for a year and haven't opted for auto-renewal, you'll need to make a payment for your cover to continue.

You can make a payment in your online account or get in touch with us to renew for another year.

 **0344 557 0300**

Animal Friends will send your renewal documents approximately three weeks before your policy is due to end. You should read these documents carefully. We might change some of your terms or the price you pay, so you'll need to check you still have the cover you need.

Several things affect the price you pay when you renew. These can include your pet's age, where you live, previous claims and the cost of vet fees in your area.

# How to make a claim

## Giving us the facts

### If you make a mistake

If you give us wrong information by mistake, you might not be able to make a claim or we might need to void your policy. For example, if we receive veterinary evidence that your pet is a banned breed, we'll act like your policy never existed. We'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

We might need to apply exclusions, or change your cover, the premium you pay or the terms of this policy. If you need to make a change to this policy, see the 'Making changes to this policy' section on **page 27**.

### If you give us wrong information on purpose

It's really important you give us accurate information at all times. If you deliberately exaggerate a claim, mislead us or don't tell us the truth, this is fraud. We won't pay your claim or give you back any premiums you've paid. We'll cancel all policies you have with us, and we won't cover you again in the future. In some cases, we will need to tell the police or other authorities and insurance companies.

If we've paid a claim where you did not tell us the truth, we'll cancel your policy from the date you gave us the false information. We may ask you to pay us back for any claims we've paid since that date.

## Keeping up to date with your payments

It's important you keep up to date with your premium. If you're struggling with your payments, please get in touch and let us know. We won't be able to cover claims if you have any unpaid premiums.

We understand making a claim can be a stressful time, that's why we've made it as easy as possible for you. We are able to pay your vet directly when you claim. However, if your vet would rather you pay for the claim, you will need to pay your vet first and then submit your claim to us. If we accept your claim, we will pay you directly. You can make a claim with us in the following ways:

## Online through your vet

The quickest and easiest way to make a claim is through your vet, if they have access to the Animal Friends online claims system, Pawtal. If they do, they can make a claim directly, so you won't need to fill in any forms. Your vet can track your claim this way as well. Your vet must send us a new claim for each section of this policy that you wish to claim for. If they don't, we won't be able to pay your full claim. For example, if you want to claim for Section A and Section B, you must send us a separate claim for each section.

## Using a claim form

If your vet doesn't have Pawtal, you'll both need to fill out a claim form and send it back so we can process your claim.

Claim forms are available for all policy benefits, for repeat medication and for pre-authorisations. You can download claim forms from [www.animalfriends.co.uk/existing-customers/make-claim/](http://www.animalfriends.co.uk/existing-customers/make-claim/) – or give us a call and we'll send you one in the post.



**0344 557 0300**

## Sending your claim form

Once you and your vet have completed the claim form, you can send it by email to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk). If you prefer, you can post the claim form to the address on **page 7**.

We'll need a copy of your pet's full veterinary history to review any claim. The vet who treated your pet should provide the notes they have. We may also need to request additional information, for example, referral reports. We may contact any vet or professional involved with treating your pet or any individual that may be involved with this claim.

# How to make a claim

(continued)

If your pet has been treated by any other vets in the past, we'll ask you to contact them to ask for your pet's full veterinary history.

To make sure we can handle your claim quickly, please send all claim forms as soon as possible after your pet receives treatment. You must send us a new claim for each section of this policy that you wish to claim for. If you don't, we won't be able to pay your full claim. For example, if you want to claim for Section A and Section B, you must send us a separate claim for each section.

Sometimes we may need to contact you and ask for extra information. This helps us when reviewing your claim, to determine whether or not we can pay your claim.

## Through your online account

If you need to claim for repeat medication for your pet, you can do this through your online account. You can register or log in to your account through the "My Account" button on our webpage.

## If your pet injures someone or damages their property

If something happens that could lead to a claim because your pet injured someone or damaged someone's property, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk).

For more information on these claims, see 'Section E: If your pet injures someone or damages their property' on **page 21**.

## Checking if treatment is covered before it goes ahead

You can check if treatment will be covered, before agreeing to it. The quickest way to do this is to ask your vet to check through the Animal Friends online claims system – Pawtal.

If your vet doesn't use Pawtal, they will need to complete and return the 'pet pre-authorisation form' from our website. Send all completed claim forms to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk) - including 'Pre-authorisation' in the subject of your email. Or you can post the claim form to the address on **page 7**.

If you are unable to access the forms on the website, please call us to request a copy of the form.

We aim to process pre-authorisations within one working hour. This process may take longer if we have not received all the required information to assess the pre-authorisation.

If we receive additional information when you send us your claim, which would have meant the pre-authorisation wouldn't have been approved, we may have to change our original decision.

If there's any other insurance policy that might cover an incident or claim, the other insurer must be told and you must let us know their details. We don't cover anything that's insured under any other policy.

# What this policy covers

## Section A: Vet fees

### ✓ What's covered?

#### If your pet needs medical care

If your pet becomes ill or gets injured, we'll cover vet fees up to the amount shown in your schedule. Make sure you keep your receipts and invoices safe, as you'll need to show them to us when you make a claim.

This section only covers vet fees in the UK. If your pet needs medical care for new accidents and conditions while on holiday in the EU, you'll need to claim under Section F. Section A would also cover claims if a condition started in the UK and then needed further treatment while on holiday in the EU.

Every year we use our claims information to review the prices charged by vets for some of the items most commonly claimed for. We use this information to set a maximum amount we will pay for these claims. Any changes to these amounts will only affect your policy from your renewal. You can see a list of these items in the 'Important information on vet fee claims limits' document in your welcome or renewal pack.

Sometimes people choose to buy medication from a pharmacy or online instead of from their vet. If you do this, we'll cover some of the cost of your vet writing the prescription as well as the medication.

We'll only cover house calls, out-of-hours fees, emergency fees or hospital costs if your vet says your pet needs to be seen straight away.

If you're worried about your pet's condition, you can check their symptoms with the Joii app. It's available 24/7, 365 days a year, so you'll be able to use it when your vet is closed. It connects you with qualified vets and registered vet nurses to help diagnose the problem without paying an out-of-hours fee. If you think your pet's condition is urgent or life threatening, please contact your usual vet straight away. For more information see:

 [www.animalfriends.co.uk/joii](http://www.animalfriends.co.uk/joii)

If your pet develops a condition in one part of their body that they've previously had in another part of their body, we'll class it as one condition. This is called a 'bilateral condition', and both cases will be covered under the same vet fees limit. For more information about bilateral conditions please see the 'Conditions that affect both sides of the body' section on **page 9**.

### Dental Illness and Accidents

We'll pay up to £3,000 for treatment of dental illness and accidents. We'll only do this if your pet had a dental exam within a year before the injury or illness and you followed the vet's advice. You would need to pay for the cost of any dental check up carried out by your vet. However, this policy gives you access to the Joii app which includes a free online dental check up from qualified vets and registered vet nurses.

We won't pay for routine crowns, polishing or scale removal. We also can't cover elective or cosmetic dentistry such as veneers or orthodontic treatment and appliances which are needed only for cosmetic reasons. We don't cover the treatment or removal of first teeth.

### Complementary treatment

We'll pay up to £3,000 for complementary treatments, as long as they're recommended by a vet. The limit counts towards your overall vet fees limit. Some of the complementary treatments we cover include physiotherapy, osteopathy and laser therapy. We'll only cover complementary treatments that are performed by a qualified specialist. For a full list of treatments and specialists we cover, see:

 [www.animalfriends.co.uk/therapy](http://www.animalfriends.co.uk/therapy)

## Section A: (continued)

### Behavioural treatment

You'll need to get the condition diagnosed, and treatment carried out, by a qualified specialist. For a full list of specialists, see:

 [www.animalfriends.co.uk/behavioural-therapies](http://www.animalfriends.co.uk/behavioural-therapies)

We'll also cover the cost of medication recommended by your vet to help address a behaviour problem.

### Tests needed to diagnose a condition

We'll pay for tests when they're needed to investigate or diagnose a condition covered by this policy, such as x-rays, ultrasounds and MRI and CT scans. We don't cover routine, elective or preventative tests, for example a blood test carried out before performing surgery.

### If your pet is put to sleep

We'll cover the cost of putting your pet to sleep, if they die as a result of something covered by this policy. We'll only do this if it's needed to prevent suffering. This must be confirmed in your vet's notes. The amount we'll pay up to is shown in the 'Important information on vet fee claims limits' document in your welcome or renewal pack. This counts towards your overall vet fees limit.

### Prescription food to treat bladder stones

We'll cover the cost of food up to £100, as long as it's been prescribed by a vet to treat bladder stones. The bladder stones must have been diagnosed by a vet and this £100 limit counts towards your overall vet fees limit.

## ✕ What's not covered?

### Claims at the beginning of your policy

We don't cover any accident or injury that happens within the first 2 days of your policy start date, or any illness that starts within the first 14 days. We also don't cover any cruciate ligament conditions or injuries that start within the first 14 days.

### Conditions we don't cover

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on **page 9**.

We won't cover claims for diseases or illnesses that could've been prevented by a vaccine.

We don't cover retained testes, sexually transmitted diseases, rabies, Aujeszky's disease or leishmaniasis. Likewise, we aren't able to cover epidemics or 'notifiable diseases'. These are diseases listed by the government. If your pet has one of these diseases, you need to tell the authorities straight away. For a full list of notifiable diseases, go to the [www.gov.uk](http://www.gov.uk) site and search for 'notifiable diseases'.

### Tests and treatments we don't cover

#### Treatment if your dog is injured by a moving vehicle

We won't cover treatment if your dog is injured by a moving vehicle, and they weren't on a lead with a collar or harness. This includes anywhere there could be moving vehicles. For example, on a driveway, in car parks or next to roads, including those on private land. This is particularly important when getting your dog in or out of a vehicle anywhere near a road.

If you need to claim because of a road traffic accident, we will ask you for an explanation of what happened. You must give us a full and true explanation, as this will be used when we make a decision about your claim.

#### Treatment if your pet is injured whilst travelling in a moving vehicle

We won't pay any claims if your pet was injured whilst travelling in a vehicle if you did not use a lead, harness, cage, or crate to restrain them.



## Treatment if your dog is injured because it escapes

If your dog escapes and is injured, you won't be covered if you didn't take reasonable precautions to make your home, garden, and other places your dog visits, secure. For example, if your garden isn't securely fenced, or you didn't close the gate to your garden. If you can't make the area secure, you should keep the dog safe by keeping them on a lead. We won't pay claims if you don't.

You should take reasonable precautions to stop your dog from escaping when opening doors and windows. We won't be able to pay claims if you don't.

If your dog is injured because they escaped, we will ask you for an explanation of what happened. You must give us a full and true explanation, as this will be used when we make a decision about your claim.

## Other tests and treatments we don't cover

We don't cover routine, elective or preventative tests, for example a blood test carried out before performing surgery.

If a test shows your pet is suffering from a condition not covered by this policy, we won't cover the cost of the test.

We don't cover any routine, preventative, elective or cosmetic treatment, even when it's recommended by a vet to prevent an illness or injury. For example, this includes the cost of grooming, vaccinations, neutering, or flea/worm treatment. We also don't cover any complications that arise from these treatments, unless it's for flea or wormer treatment that has been recommended or prescribed by a vet. We don't cover costs resulting from not having routine, preventative, elective or cosmetic treatment recommended by a vet to prevent an injury or illness.

You won't be covered for any treatment as a result of breeding, pregnancy or giving birth, including the cost of emergency c-sections.

We don't cover stem cell or gene therapy. We also don't cover any form of transplant, including organ transplants, Platelet-rich-plasma (PRP) and Osteochondral Autograft Transfer System (OATS), or any complications that result from these.

We don't cover any claims for prosthetic limbs.

This includes the cost of the prosthetic, consultations and procedures, or any complications or rehabilitation your pet might need afterwards.

We don't cover claims caused by your pet being a blood donor, including any complications that appear as a result.

We won't cover claims if you or your immediate family deliberately harm your pet.

You should arrange for a vet to examine and treat your pet as soon as possible. If you delay getting treatment for your pet and your pet's condition is made worse because of this, we won't be able to pay your claim.

## Other things we don't cover

We don't cover the cost of transporting your pet to another vet or hospital for treatment. We also don't cover the cost of an ambulance.

We don't cover pet bedding and blankets, including incontinence sheets or kennel liners, even if they've been recommended by a vet.

We'll cover the cost of one buster collar for every condition your pet has, but any additional buster collars won't be covered. We won't cover any other items used to stop your pet from causing themselves more harm. This includes Mikki boots and pet t-shirts.

We also don't cover leads or harnesses.

Food costs aren't covered, unless the food is prescribed by your vet to treat bladder stones.

We don't cover pet pill givers, cat putty or gelatin capsules.

We don't cover any admin fees your vet may charge, including the cost of any postage or packaging. This includes fees for filling in any form, giving us information about your pet's medical history or referring them to another vet. This also includes any cost a vet may charge to prepare or supply medication – this is sometimes called a dispensing fee.

We also won't cover any fees your vet charges to admit or release your pet from hospital. We will pay towards the cost of keeping the pet in hospital.

# Section B: If your pet dies or is put to sleep


## ✓ What's covered?


If your pet dies or is put to sleep, we may be able to cover some of what you paid for them. You should read this section to understand when you're able to make a claim. The amount we'll pay depends on several things including the way that your pet died, how old they were when they died and how much you paid for them.

We realise it can be a difficult time when your pet dies, so we'll try to handle your claim as fast as we can. To help us do this, please tell us and your vet as soon as possible.

We'll ask your vet for your pet's records so we can confirm how and when your pet died. This information will help us take care of your policy cancellation and handle any claim faster.

When your pet dies, we'll cover a percentage of the price you paid for them up to the amount shown in your schedule. If you have a dog over 8 years and 1 day or a cat over 10 years and 1 day, we'll only cover deaths as a result of accidents. These percentages are listed in full below:

 If you have a dog we'll pay:		
Age of dog	Percentage paid	
If they're less than 1 year old	100%	<i>We'll pay this percentage of the amount you paid for your dog up to your cover limit on page 6.</i>
1 year and 1 day to 3 years old	75%	
3 years and 1 day to 5 years old	50%	
5 years and 1 day to 8 years old	35%	
Over 8 years and 1 day old (accident only)	25%	

 If you have a cat we'll pay:		
Age of cat	Percentage paid	
If they're less than 1 year old	100%	<i>We'll pay this percentage of the amount you paid for your cat up to the cover limit on page 6.</i>
1 year and 1 day to 3 years old	75%	
3 years and 1 day to 5 years old	50%	
5 years and 1 day to 10 years old	35%	
Over 10 years and 1 day old (accident only)	25%	

If we make a payment using this scale, the least we'll pay is £50 for a cat and £100 for a dog. If you paid less than this for your pet, we'll give you whatever you paid for them.

If you didn't pay anything for your pet, you won't be covered under this section. This is because the amounts we pay you are based on the amount you paid for them. If you paid nothing for your pet, we won't charge you for this section of cover.

We will need to see a proof of purchase for your pet to prove how much you paid for them, so make sure to keep it safe. You can store your receipts digitally in your online account.

If your pet dies suddenly, we may ask for a post-mortem to find the cause of death. If we decide a post-mortem is needed, we'll pay for it.

If we pay a claim under this section, we'll cancel your policy from the date your pet dies or is put to sleep. If you pay annually, you might also be due a refund. For more information about refunds, see the 'Cancelling your policy' section on page 28.

## Cremation or Burial

We'll pay up to £200 for the cost of cremation or burial if your pet dies or is put to sleep by a vet. We'll only do this if your pet's death was as a result of illness or accident. We won't cover the costs of coffins, caskets, urns, keepsakes, or any other items designed to contain or scatter ashes.

If we pay a claim under this section, you can't make a claim under Section C.



## ✕ What's not covered?

We don't cover any deaths or costs for cremation if the death was caused by anything not covered in Section A.

### Pets you didn't pay for

You won't be covered under this section at all if you didn't pay anything for your pet. This doesn't apply to claims for cremation.

### Claims at the beginning of your policy

If your pet dies – or has an accident they later die from – within the first 2 days of your policy, we won't cover your claim. We also won't cover you if your pet gets an illness within the first 14 days of your policy and dies as a result.

## Other times we won't cover a claim for your pet's death or cremation

We won't cover claims if your pet needs to be put to sleep because of your financial situation.

We also won't cover claims if the death could have been prevented by any routine, preventative or elective treatment that you didn't carry out.

You won't be covered if your pet dies as a result of breeding, pregnancy or birth.

# Section C: If your pet goes missing or is stolen

If we pay a claim under this section, you can't make a claim under Section B. This doesn't include claims for advertising and reward where your pet is found within 45 days.

## ✓ What's covered?

We'll cover some of the cost of finding your pet if they're stolen or go missing. For example, we'll cover the cost of advertising and a reward, up to the amount shown in your schedule. We'll only do this if they were under the control of you, a member of your immediate family or someone that you asked to walk your pet.


As soon as you realise your pet has gone missing, you should try to find them. If you have a dog, you must report their loss to the microchip company and your vet. If you have a cat, you must report them missing to at least one local rescue centre and your vet. If you don't we won't be able to cover your claim. If you're not able to find them within 48 hours of them going missing, you can contact us to make a claim for advertising and a reward.


If someone finds your pet, you'll need to give us their details and how much reward you offered before we can pay the claim.

## If you can't find your pet

If you can't find your pet within 45 days, we'll cover some of the cost you paid for them. The amount we'll pay depends on how much you paid for them and how old they were when they went missing.

We'll cover a percentage of the price you paid for them up to the amount shown in your schedule. These percentages are listed in full below:

 If you have a dog we'll pay:		
Age of dog	Percentage paid	
If they're less than 1 year old	100%	We'll pay this percentage of the amount you paid for your dog up to your cover limit on page 6.
1 year and 1 day to 3 years old	75%	
3 years and 1 day to 5 years old	50%	
5 years and 1 day to 8 years old	35%	
Over 8 years and 1 day old	25%	

 If you have a cat we'll pay:		
Age of cat	Percentage paid	
If they're less than 1 year old	100%	We'll pay this percentage of the amount you paid for your cat up to the cover limit on page 6.
1 year and 1 day to 3 years old	75%	
3 years and 1 day to 5 years old	50%	
5 years and 1 day to 10 years old	35%	
Over 10 years and 1 day old	25%	

If we make a payment using this scale, the least we'll pay is £50 for a cat and £100 for a dog. If you paid less than this for your pet, we'll give you whatever you paid for them.

If you didn't pay anything for your pet, you won't be covered if you can't find them. However, you'll still be able to make a claim for advertising and reward.

We will need to see a receipt for your pet to prove how much you paid for them, so make sure to keep it safe. You can store your receipts digitally in your online account.

If we pay a claim because your pet is lost for more than 45 days, we'll cancel your policy from the date we pay. If you pay annually, you might also be due a refund. For more information about refunds, see the 'Cancelling this policy' section on [page 28](#).

If your pet is later found, you must pay us back the full amount we gave you.

## ✗ What's not covered?

### If your pet gets lost at the beginning of your policy

We won't pay any claims under this section if your pet is lost within the first 14 days of your policy.

### If your pet gets lost because it escapes

You won't be covered if you haven't taken reasonable precautions to make sure your home, garden, and any other places your pet visits are secure. For example, your garden should be securely fenced, and any gates should be closed. If you have a dog, and you can't make the area secure, you should keep them on a lead to stop them escaping. We won't pay claims if you don't.

You should take reasonable precautions to stop your pet from escaping when opening doors and windows. We won't be able to pay claims if you don't.

If your pet is lost because they escaped, we will ask you for an explanation of what happened. You must give us a full and true explanation, as this will be used when we make a decision about your claim.

### Rewards we don't cover

We won't cover any rewards given to anyone you know personally. For example, a member of your immediate family, friend, or someone that works for you.

### Pets you didn't pay for

If you didn't pay anything for your pet, we'll only cover the cost of advertising and a reward under this section.

### If you abandoned your pet

We won't cover claims if you deliberately abandoned your pet.

### If your pet isn't microchipped

You must make sure your pet is microchipped in line with UK law and that the information on it is kept up to date. We won't be able to cover your claim otherwise.

### If your pet is lost or stolen while being looked after by someone you pay

We won't pay any claims for pets which are lost or stolen while they are being walked by someone you pay to walk or mind them.

## Section D: If you can't look after your pet because you're in hospital

### ✓ What's covered?

There may be times when you unexpectedly won't be able to look after your pet because you need to stay in hospital for emergency care. If this happens, we'll pay towards putting your pet in a cattery or kennel, or the cost of a licensed pet minder. For dogs, we'll also help towards the cost of using a professional dog walker. Either way, you'll be covered up to the amount shown in your schedule.

We'll only pay claims under this section if you were in hospital in the UK for more than four days in a row. We'll cover costs to look after your pet from the first day of your stay.

Remember to keep hold of your receipts from the dog walker or minders, cattery or kennel, as we'll need them to handle your claim. We'll also need some information about your stay in hospital, such as the date you arrived, the date you left and the reason for your stay. This may also include some sensitive information about, for example, your health, that we need to handle your claim. We'll always keep this information safely and securely and follow all relevant data protection laws. We'll only cover hospital stays in the UK that have been advised by a doctor, specialist or consultant.

### ✗ What's not covered?

We won't cover repeat stays in a hospital because of a long-term condition.

We won't cover you if you have a planned stay in hospital, such as for a routine operation or to have a baby.

We won't cover claims if you stay in a nursing home.

We won't cover stays in any unlicensed catteries or kennels, or the cost of any unlicensed pet minders or walkers.

## Section E: If your pet injures someone or damages their property

### ✓ What's covered?

There may be a time when someone holds you responsible for an incident involving your pet. For example, your pet's actions might result in someone being killed, getting injured or having their property damaged. If someone makes a legal claim against you due to an incident involving your pet, we'll cover your legal costs. If we're settling a legal claim, we'll also pay compensation and legal costs for the person making the claim.

The most we'll pay per year is shown in your schedule.

We'll only cover incidents in military bases that happen in the residential areas.

You must let us know straight away if an incident happens, or if someone makes a legal claim against you. If you don't, and this affects our ability to handle the claim, we won't be able to help. You must also give us any other information we ask for and let us handle the claim.

You must not admit responsibility for any incident, or negotiate or agree to pay for anything.

If you're sent any legal documents, don't reply to them. Instead, send them to us straight away. You may also need to give us written statements and go to court.

You must follow advice given to you about your pet's behaviour by their past owners, rehoming or rescue centre staff, vets, behaviour specialists, trainers, or the authorities. If you don't follow their advice, and that leads to a legal claim, we won't be able to cover the claim. If an incident was caused by your pet's behavioural problem, you're covered, unless they've shown the same problem in the past. For example, if they have injured or bitten someone.

### If we pay a claim under this section

If we pay a claim under this section for an incident caused by your pet being aggressive, we won't cover any future claims that result from your pet's aggression.

If someone else is responsible for covering the cost of a claim, we may take legal action on your behalf to get those costs back. We'll pay for any action we take on your behalf.

### If you need advice about this section

If something happens that could lead to a claim because your pet injured someone or damaged their property, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk).

## Section E: (continued)

### ✕ What's not covered?

#### Claims involving people you know

We won't cover claims made against you by a member of your immediate family, or anyone who lives with you or works for you.

We won't cover claims if you, a member of your immediate family, or anyone who lives with you or works for you is responsible for the damaged property.

We won't cover claims made by or against any professionals or businesses who are being paid to provide services for your pet. This includes businesses such as dog walking or grooming services, catteries or kennels. For example, we won't cover a claim if a dog walking service was responsible for your dog, and your dog injured someone or damaged their property.

#### Claims involving your work or business

You won't be covered if something happens at your workplace or involves your business. You also won't be covered if something happens at the workplace or business of anyone who lives with you. A workplace means anywhere that you or someone who lives with you is working, even if this place isn't fixed, or you or they are working from home. We'll only class your home as a workplace when people you don't normally live with are there for work or business. For example, colleagues, customers, suppliers, or delivery drivers.

We won't cover incidents that happen on military bases, unless they happen in the residential areas of the base.

#### Claims involving other animals

We won't cover claims caused by your pet worrying, chasing, attacking or injuring livestock.

We won't cover vet fees for any animal that's injured or killed by your pet.

### Other things we don't cover

We won't pay any claims for injury or damage if you didn't take reasonable precautions, including in response to your dog's behaviour, to prevent the injury or damage. For example, if you recognise your dog's behaviour is likely to cause an accident or injure a person and you didn't try to prevent the incident.

We also won't cover any claims which could have been prevented by following the advice of a vet, animal professional or the authorities to manage your dog's behaviour. For example, we won't cover you if you didn't use a muzzle on your dog when you have been told to use one.

We won't cover any claims for accidents or injuries which happen because your dog wasn't kept on a lead with a collar or harness anywhere near moving vehicles. This includes anywhere there could be moving vehicles, for example, on a driveway, in car parks or next to roads, including those on private land.

We won't cover claims if an incident happens as a result of someone handling your pet without your permission.

We won't cover incidents of your pet straying or escaping if they've been involved in a similar incident before.

We won't cover any claims if your pet has shown aggressive tendencies, or bitten, or attacked a person or damaged property before.

We won't cover a claim against you if you've signed another contract which makes you legally responsible. For example, if you've signed a contract with your landlord making you responsible for damage to your landlords property.

We won't cover claims if you're fined, charged or prosecuted in a criminal court. We also won't cover civil claims heard by a Magistrates Court.

We won't cover claims if you refuse to help us or do anything else that negatively affects our ability to handle the case in any way.

We won't cover the cost of any damage caused by your pet being sick, defecating or urinating.

## Section F: If your pet needs urgent medical care abroad

### ✓ What's covered?

We'll cover the cost of urgent medical care if your pet gets ill or injured and needs immediate treatment while you're on holiday in the EU. We'll only cover claims for holidays that start after you take out the policy. The accident needs to have happened, or the illness needs to have first shown signs or symptoms, while you were on holiday. If the accident happens or the illness develops before or after your holiday, you might be able to claim under the vet fees section of your policy. For more information, see the vet fees section on **page 13**.

If you're worried about your pet's condition when you're on holiday, you can check their symptoms with the Joii app. It's available 24/7, 365 days a year. It connects you with qualified vets and registered vet nurses to help diagnose the problem without paying an out-of-hours fee. The app gives the most accurate advice when you're with your pet, so you can show the vet your pet's visible symptoms and condition with your smartphone. For more information see:

 [www.animalfriends.co.uk/joii](http://www.animalfriends.co.uk/joii)

Remember, the cost of using the internet can be much higher when you're abroad. We won't cover the cost of any roaming or call charges you might need to pay for using Joii abroad.

We'll only cover a total of 90 days of holiday per policy year.

We'll pay your claim based on the currency exchange rate at the time.

We'll only be able to review claims for treatment where the invoices and medical records are translated into English. We also won't cover any fees your vet may charge to provide this.

We're only able to cover you if you're travelling to countries in the EU. For more information on the rules around taking pets to EU countries, go to [www.gov.uk](http://www.gov.uk) and search for 'taking your pet abroad'. You must follow all of these rules. We won't pay your claim if you don't. Make sure to check if the country you're travelling to has any other specific requirements before you travel.

### ✗ What's not covered?

We won't cover anything not covered in Section A.

We won't be able to cover extra costs that result from you not following the rules on the [www.gov.uk](http://www.gov.uk) website at the time of your trip. This includes any that may replace them in the future. We also won't cover costs that could have been avoided by checking the rules more carefully.

You won't be covered if you made the trip specifically to get treatment for your pet.

We won't cover the cost of taking your pet's body home if they die on holiday.

We won't cover costs if your pet is confiscated or detained by customs or any other authorities.

## Section G: If you need to cancel or cut short a holiday because your pet needs urgent medical care

### ✓ What's covered?

We'll cover costs up to the amount in your schedule if you have to cancel or cut short a holiday because your pet needs urgent treatment in the UK.

We'll only pay claims if your holiday was booked more than 28 days before you were due to leave and if you aren't able to get a refund. If you need to cancel your holiday, you're covered, as long as you don't cancel more than 14 days before you were due to leave.

Remember to keep the receipts for your holiday safe, as we'll need them to handle your claim. They must include the travel dates and how much it cost you to cancel or cut short your holiday.

You must tell any travel and transport companies you booked your trip through that you need to cancel or cut short your holiday. We won't cover extra costs that could have been avoided if you'd told them of your change of plans straight away or if you're able to get a refund.

### ✗ What's not covered?

This policy is for you and your pet, so we won't cover costs for anyone else that might be on holiday with you.

We won't cover the cost of your journey home if your pet dies before you arrange travel.



# What this policy doesn't cover

There are some things we won't cover under any part of this policy. We've listed these below.

## Claims at the beginning of your policy

We don't cover any accident or injury that happens within the first 2 days of your policy start date, or any illness within the first 14 days. We also don't cover any claims involving cruciate ligaments for the first 14 days.

If your pet dies – or has an accident they later die from – within the first 2 days of your policy, we won't cover your claim. We also won't cover you if your pet gets an illness within the first 14 days of your policy and dies as a result.

We also won't cover claims that result from your pet going missing in the first 14 days of your policy.

## Pre-existing conditions

Pre-existing conditions aren't covered by this policy.

We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on [page 9](#).

## Pandemics

We won't cover any claims that result from any pandemic. We also won't cover things that happen as a result of the threat or fear of a pandemic. This includes anything that's done to control it. For example, if the authorities order everyone to quarantine their dogs.

We also won't cover claims resulting from any disease passed from animals to humans.

## Pets that aren't covered

We don't cover puppies or kittens younger than four weeks old.

We don't cover any pets used as or trained to be anything other than a domestic or household pet. This includes using them for the mating and production of animals (breeding), hunting or shooting of any kind.

We don't cover any dog breeds or types – including dogs crossed or mixed with these – that have been banned by the government. These currently are:

- ✿ Pit Bull Terrier
- ✿ Japanese Tosa / Tosa Inus
- ✿ Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff)
- ✿ Fila Brasileiro

There are also some other breeds, including pets crossed or mixed with those breeds, that we don't cover. You can check the full list at [www.animalfriends.co.uk/contact/frequently-asked-questions/our-policies/what-breeds-are-excluded](http://www.animalfriends.co.uk/contact/frequently-asked-questions/our-policies/what-breeds-are-excluded), or give us a call:

 **0344 557 0300.**

We may need to cancel your policy if we receive veterinary evidence that your pet has been crossed or mixed with any of these breeds. This is true, even if you didn't know your pet was crossed or mixed with a banned or excluded breed. We'll ask you to provide us with a DNA test result for your pet. You are responsible for any costs for the DNA test. We won't be able to review your claim, or any future claims, until we receive the results of the DNA test.

If you refuse to provide us with a DNA test result after we've asked you to provide one, we'll void your policy straight away. If we haven't paid a claim in this policy year, we'll give you back any premiums you've paid in this policy year. If we've paid a claim in this policy year, we'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

## If your pet is an excluded breed

If your pet's DNA test results show they have 50% or less of an excluded breed, we'll continue covering your pet.

If your pet's DNA test results show they have more than 50% of an excluded breed, we'll void your policy and give you back any premiums you've paid. If we've already paid a claim in this policy year, we'll continue cover for the remainder of the policy year, but we won't renew your policy.

# What this policy doesn't cover

## (continued)

### If your pet is a banned breed

If your pet is mixed with any dog type listed on the Dangerous Dogs Act, we'll void your policy and give you back any premiums you've paid. We'll do this no matter what percentage of banned breed your dog's DNA test results show. If we've paid any claims in this policy year, we'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

### Crime

We won't cover claims that result from you breaking the law. This covers laws and regulation from both central and local government, and both present and future. Likewise, we won't cover claims that are fraudulent. It's important you always tell us the truth.

We also won't pay for claims for any fines or penalties that you're responsible for.

### Wars, riots and terrorism

We won't pay claims for anything caused by acts of terrorism. We also won't cover claims relating to war, riots or revolution.

### Other things we don't cover

We won't cover any claims caused by any aircraft, such as planes, helicopters, hot air balloons or drones.

We won't cover claims caused by radiation or contamination from any nuclear explosions or fallout.

We don't cover anything that's insured under other insurance policies. This could include travel insurance, or insurance that covers licensed pet minders or professional dog walkers.

We don't cover any fees or interest you might be charged by credit cards, loans or other finance plans.

We won't provide cover if you don't live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence.

# Making changes to this policy

It's important you tell Animal Friends if your circumstances change, as this might affect your cover.

If any of the following things change, let us know straight away by calling **0344 557 0300**.

## Changes that can affect the price of your policy

- 🐾 You or your pet move to a new home.
- 🐾 The pet's owner changes.

We use your address when we work out your premium. If you move to a new home, your premium may go up or down. We will contact you to confirm the changes to the terms or price of your policy. You have the right to continue with your cover or you can cancel your policy.

If you cancel your policy after making a change, and we haven't paid a claim for this policy year, please see the 'Cancelling your policy' section.

If you cancel, and we've paid a claim for this policy year, you'll still need to pay the premium for the full year of insurance. We'll ask you to pay any remaining amount from your full year's premium. See below for more information on how we work out these charges:

### If the change you made lowered your premium:

The premium you'll need to pay will be your new, lower premium.

### If the change you made increased your premium:

If you claimed for something that took place before you changed your policy, you'll need to pay your original, lower premium.

If you claimed for something that took place after you changed your policy, you'll need to pay your new, higher premium.

## Changes that we'll need to consider, as they may affect your cover under the terms of your policy

- 🐾 Your pet develops any behaviour problems or their temperament changes. For example, if they are being aggressive or attack, bite or injure a person or another animal.
- 🐾 You've been told by the authorities – or advised by a vet, behaviourist, or trainer – that your dog needs to wear a muzzle.
- 🐾 You plan to use your pet for breeding, working, farm work or hunting.
- 🐾 Anyone makes a complaint about your pet being aggressive.
- 🐾 An incident happens involving your pet which could lead to a legal claim against you. If you don't tell us, and this negatively affects our ability to handle the case, we won't be able to help.

## If we need to make changes to this policy

When your policy is due to renew, we can make changes to your premium, your excess, or by adding or removing cover. We will always tell you at least 28 days before your renewal date, so you can decide if your policy still meets your needs.

## If you need to make changes to the way you pay

If you want to change the way that you pay, please get in touch. This includes changing from annual payments to monthly payments and opting into or out of auto renewal.

# Cancelling your policy

This policy is a 12-month contract of insurance that can be paid annually or monthly.

You can cancel your policy at any time by calling or writing to us. If we've paid any claims for something that took place in the policy year, you'll need to pay the full years premium which is shown in your schedule.

## Cancelling within 14 days

We'll give a full refund if you cancel this policy within 14 days of the start date. We won't be able to do this if we've paid any claims for something that took place in this period.

## Cancelling after 14 days

### If you pay monthly for your policy

You may cancel this policy at any time. If we've paid claims for something that happened this policy year, and you pay premiums monthly, you must pay the remaining premiums for the rest of the policy year.

### If you pay annually for your policy

You may cancel this policy at any time. If you cancel after 14 days, we'll refund you for any full months remaining, unless we've paid any claims for something that took place in the current policy year. If we've paid any claims for something that took place in this policy year, no refund will be given.

### If you need to claim after you've cancelled your policy

If you want to claim for something that took place before you cancelled, you must pay the remainder of your full years premium before we'll pay your claim.

We won't pay any claims for something that happens after your cancellation date.

## When we might cancel your policy

We will cancel your policy at any time if you don't follow the terms and conditions in this booklet or for legal reasons, such as fraud.

We may cancel your policy if you don't keep up with your payments, but we'll always get in touch with you first. If we don't hear from you, we'll cancel the policy one month from the date we last received a payment. We may be able to reinstate the policy if you pay within 28 days of the cancellation date, and your pet's health hasn't changed.

If you're unable to make a payment, please get in touch with us to find out how we can help.

If you move out of the UK, you must let us know and we'll cancel your policy.

If we cancel your policy and we've paid any claims for this policy year, you must pay the remaining premiums for the rest of the policy year. If this happens, we won't pay any further claims.

We'll also cancel your policy if we pay any claims under Section B or C. If you only claim under Section C for advertising and reward, we'll only cancel your policy if your pet isn't found within 45 days.

As part of our ongoing commitment to provide customers with pet insurance that meets their needs, we regularly review the insurance products we offer. We may make the decision to withdraw a product or level of cover from our range. If we do this, we'll clearly explain this in your renewal pack, which will be sent to you at least 28 days before your policy is due to end. We will also provide you with information about other cover options available.

## How to cancel your policy

You can contact us using the details provided on [page 7](#).

# How to make a complaint

We hope you're happy with your cover and our service, but if you're unhappy about something we'd like to try to put things right.

If you want to make a complaint you can contact Animal Friends in the following ways:

## By phone

 **0344 557 0300**

## By email

 [complaints@animalfriends.co.uk](mailto:complaints@animalfriends.co.uk)

## By post

 Complaints Department  
Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

## If you're not happy with our response

If you're not happy with how we handled your complaint after receiving our 'Final Response Letter', you can contact the Financial Ombudsman Service (FOS).

The FOS is an independent complaints service that's free to use. You can find out more about them and how to complain at:

 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You can also contact them in the following ways:


## By phone

 **0800 023 4567**

## By email

 [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## By post

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

You can also choose to take your claim to court. This policy is governed by English law. All communication will be made in English.

## The Financial Services Compensation Scheme (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by calling **0800 678 1100**.

# How we use your personal information

When you apply for one of our policies, Animal Friends and Red Sands collect and store the information you give them. This includes your name, address and contact details. It may also include sensitive data such as information about your health – for example, if you're claiming under Section D of this booklet. We'll always do this securely and safely and follow all relevant laws.

We might share your details with other organisations if we need to. For example, if we're handling a complaint or legal liability claim.

You can see the full Animal Friends privacy policy at:

 [www.animalfriends.co.uk/privacy-policy](https://www.animalfriends.co.uk/privacy-policy)

You can see the Red Sands privacy policy at:

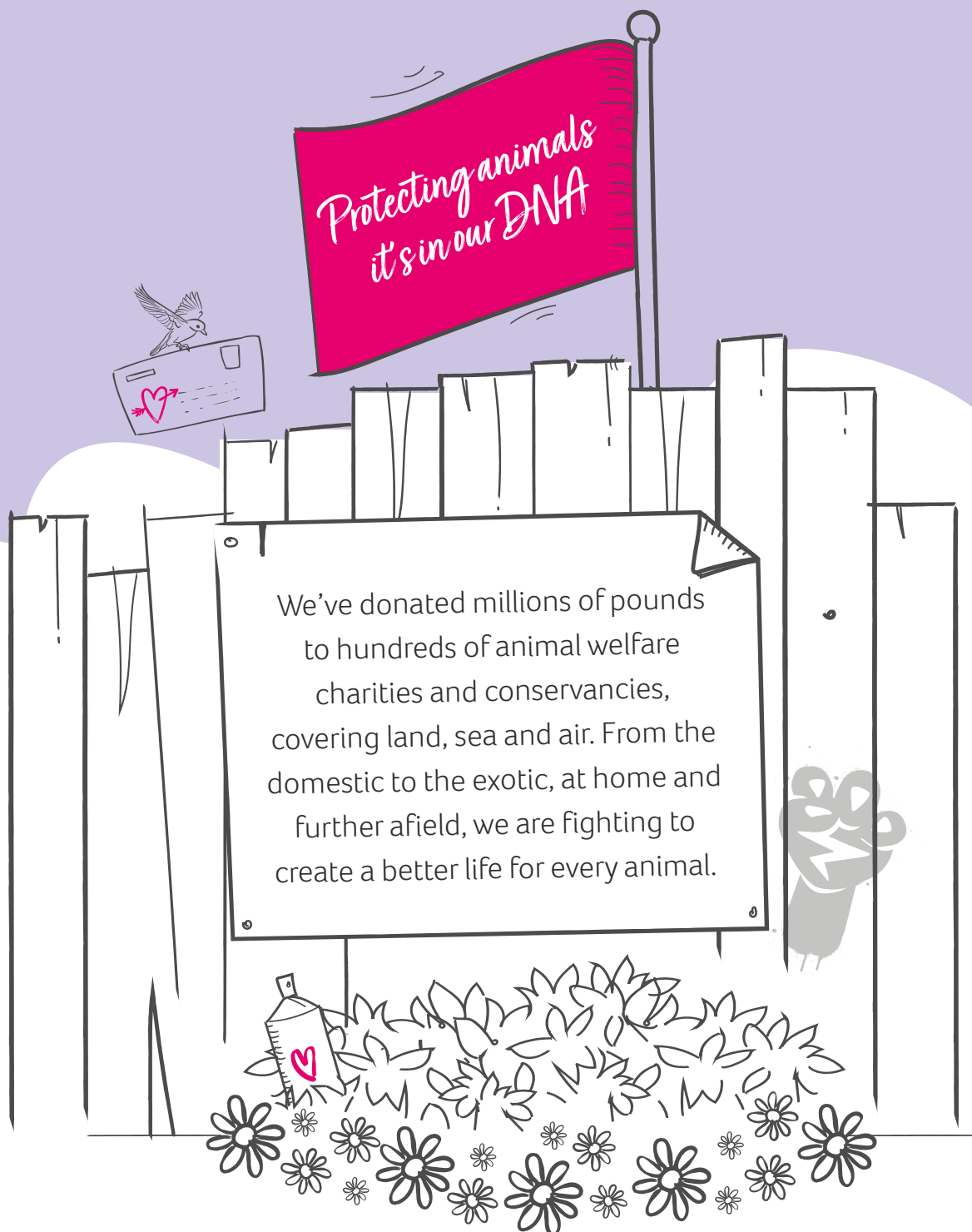
 [www.redsands.gi/privacy-policy](https://www.redsands.gi/privacy-policy)

## If you want to receive more information from us

If you'd like information about looking after your pet, charity updates or information about new products and services, you can tell us by logging into your account. You can also email Animal Friends at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)





**Fairer  
Finance**

APPROVED DOCUMENT

Clear design Simple language

Our policy documents have been awarded the Fairer Finance Clear & Simple Mark, which recognises clear design and simple language.

If you have any questions about any of our policies, please call us on **0344 557 0300**.

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