

Welcome

Hi, and welcome to the Animal Friends family!
We're delighted you've embarked on this journey with us by choosing pet insurance to make you proud!

Your 'Policy Booklet' and a document called 'Your Schedule', together tell you what you and your pet are covered for, as well as what isn't covered. Please read through them carefully. They should answer any questions you have about your insurance. But, if you've got any questions, please get in touch using the details on **page 7**.

Together, we can make a difference...

We're not like other UK pet insurers – we were founded to make a difference. Here at Animal Friends, we believe all animals deserve to live happy, healthy lives – which is why we've given millions to help vulnerable pets and wildlife. In fact, we've been bringing about positive change for animals spanning land, sea, and air since 1998!

To stay up to date with the ways your pet's policy is making a difference, you can visit our website or social media channels like Facebook, Instagram, and TikTok.

Thank you for trusting us to protect your pet, while helping animals everywhere.

Wishing you all the best,



Richard Mills

Section E: (continued)

Claims involving people you pay to provide services for your pet

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 on UK Ministry of Defence bases, unless they happen in the residential areas.

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 caused by your pet if you didn't take reasonable care to prevent the injury or damage. For example, if you recognise your pet'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. For retired military or police dogs, this is only true for incidents after the dog has been retired from service.

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 landlord's 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 don't provide information we have asked for about the claim.

We also won't cover claims if you admit responsibility for any incident or negotiate or agree to pay for anything.

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

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 is injured and needs immediate treatment while you're on holiday in the EU. We'll only cover claims for urgent treatment needed during holidays that start after you take out the policy. We'll only cover costs if the vet says your pet needs to be seen straight away.

The most we'll pay is shown in 'Your Schedule'.

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'll need to claim under Section A.

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:

 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 only be able to review claims for treatment where the invoices and medical records are translated into English. If there are translation fees, you'll need to pay for these. Any claim payment will be made using the currency exchange rate at the time of treatment.

If your pet is put to sleep

We'll cover the costs of the vet putting your pet to sleep for a condition covered by this policy. We'll only do this if it's to prevent suffering following urgent medical care and the accident or illness first started during your holiday in the EU. This must be confirmed in the 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.

We're only able to cover you if you're travelling to and staying in countries in the EU. For more information on the rules around taking pets to EU countries, go to 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?

Remember, there may be exclusions within 'Your Schedule'. There is also a list of exclusions in the 'What this policy doesn't cover' section on [page 29](#). These apply to the whole of your policy.

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 gov.uk website at the time of your trip.

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.

We won't cover urgent medical care if you are travelling to or staying in countries outside of the EU. We also don't cover treatment for any condition that first started while on holiday outside of the EU, even after you return to the UK.

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 you can't 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.

✗ What's not covered?

Remember, there may be exclusions within 'Your Schedule'. There is also a list of exclusions in the 'What this policy doesn't cover' section on **page 29**. These apply to the whole of your policy.

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 your travel home.

We won't cover costs that could've been avoided or refunded if you had told your travel company that you needed to cancel or cut short your holiday.

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. There are additional exclusions that apply to each section of cover. Please ensure that you read the information under 'What's not covered' in each section.

Claims at the beginning of your policy

There is a waiting period before you can start making some kinds of claims. For more information, see the 'When this policy starts and ends' section on [page 9](#).

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. This is true, whether it needed treatment previously or not. For more information about 'Pre-existing conditions' and 'Waiting periods', see [page 9](#).

Laws and regulations

We won't cover pandemics, epidemics or notifiable diseases. These are diseases listed by the government – for a full list of notifiable diseases, go to the gov.uk site and search for "notifiable diseases". If your pet has one of these diseases, you need to tell the authorities straight away.

We won't cover the cost of vet fees or euthanasia because of an order given by any authority. That authority must have the legal right to make the order.

We also won't cover any cost for compulsory or mass vaccination for a specific illness and any complications because of the vaccination.

We won't cover costs if your pet is confiscated, quarantined or put to sleep by order of the authorities. For example, as a result of a criminal court case or an Act of Parliament.

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 for anything other than being a domestic or household pet. For example, using them for the mating and production of animals (breeding), hunting or shooting of any kind and providing assistance or care for other people.

We also don't cover any therapy animal that has been trained for the primary reason of providing care. For example, Guide dogs, Search and Rescue pets or Emergency Response pets.

Banned and excluded breeds

If we receive information from you or your vet, that your pet is either a banned or excluded breed it will affect your policy as set out below. If you are unsure if your pet is 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 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.

What this policy doesn't cover

(continued)

Banned breeds

We don't cover any dog breeds or types – including dogs crossed or mixed with these – that have been banned by the government under the Dangerous Dogs Act.

These currently are:

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

If information we receive from you or your vet confirms your pet is a banned breed or is mixed with a banned breed, we'll void your policy. We'll void the policy back to your most recent renewal date. We'll do this no matter what percentage of banned breed your pet's DNA test results show. This is true even if you didn't know your pet was crossed or mixed with a banned breed.

If you haven't made any claims in your current policy year, when we void your policy we'll refund any premiums paid for this policy year.

If we have paid a claim in your current policy year, when we void your policy we'll refund any premiums paid, minus the amount we've paid for any claims. If the amount we've paid for any claims is more than the amount you've paid in premiums for this policy year, you won't be due any refund.

Excluded breeds

As well as the breeds listed within the Dangerous Dogs Act, there are also some other breeds that we don't cover. This includes pets crossed or mixed with those breeds. You can check the full list at [animalfriends.co.uk/contact/frequently-asked-questions/our-policies/what-breeds-are-excluded](https://www.animalfriends.co.uk/contact/frequently-asked-questions/our-policies/what-breeds-are-excluded), or give us a call:

 **0344 557 0300**

If your pet's DNA test results show that your pet is 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 back to your most recent renewal date.

If you haven't made any claims in your current policy year, when we void your policy, we'll refund any premiums paid for this policy year. If we have paid a claim in your current policy year, when we void your policy, we'll refund any premiums paid, minus the amount we've paid for any claims. If the amount we've paid for any claims is more than the amount you've paid in premiums for this policy year, you won't be due any refund.

Crime

We won't cover claims that result from you breaking the law. This covers laws and regulations 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 anything that's stated as an exclusion in 'Your Schedule'.

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.

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

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

We won't provide cover if you don't live with your pet 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.

We won't cover any claims if your pet needs treatment and your vet isn't a member of the Royal College of Veterinary Surgeons. You can check your vet's details here: <https://findavet.rcvs.org.uk/find-a-vet-surgeon>.

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, your cover, and the terms of your policy. We'll always tell you at least 21 days before your renewal date, so you can decide if your policy still meets your needs.

Change of Insurers

It may be that the insurance company underwriting your cover could change at renewal. If this happens you will be told of this change in good time before your current policy renews. You'll also be told about any changes in your policy cover. If you pay by Direct Debit then your policy may be automatically renewed with the new insurer. If you don't want your policy to be renewed, then please let us know before the renewal date.

If you need to make other changes to this policy

Changing your level of cover

If you want to change your level of cover, you should get in touch with us. We'll explain what changes you can make, and when. Changing your level of cover will affect the price you pay. We'll need to agree any changes with you. We'll tell you how your new cover level works and what happens if you've already made a claim.

Making a change to the way that 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.

Allowing us to speak to another person about your policy

Sometimes it can be helpful to add the name of another person to your policy. They must be over the age of 18. For example, your vet or your partner. This will allow us to speak to the other person if you're not available. If you want to add another person to your policy, please get in touch with us.

Adding a Power of Attorney to your policy

Please get in touch if you need to add an authorised person to your policy. We'll ask for a copy of your Power of Attorney documents.

Which pet does my policy cover?

You'll need a separate policy for each pet that you want to insure. We don't allow customers to transfer their insurance policy from one pet to another pet. If you want to cover a new pet, you'll need to take out a new policy.

If you decide to cancel because a change you've made affects the price of your policy

You may need to make a change to your policy, or correct information you previously provided, which may affect the price. For example, if you move to a new home. If the change affects your price, you can cancel your policy. For information on changes you can make, see the 'Making changes to this policy' section on **page 32**.

If you decide to cancel and we've paid a claim for something that happened in this policy year, you'll need to pay the remaining premium for this policy year.

If you claimed for something that happened before you made the change to your policy

If you pay annually for your policy

If the change affects the amount of your premium and you decide to cancel, you won't receive a refund but there will be nothing additional to pay.

If you pay monthly for your policy

You'll need to pay the remaining year's premium. This will be the lower premium from either before or after you made the change.

If you claimed for something that happened after you made the change to your policy

If you pay annually for your policy

If the change lowers your premium, we'll refund you the difference between your old and new premium for the remainder of the policy year.

If the change increases your premium, you'll need to pay the difference between your old and new premium for the remainder of the policy year.

If you pay monthly for your policy

You'll need to pay the remaining year's premium. This will be your new premium from after you made the change.

If your pet dies

You can cancel your policy if your pet passes away or is put to sleep by your vet. If you let us know, we'll cancel your policy from the date your pet passed away or was put to sleep.

If your pet is lost or stolen

You can choose to cancel your policy if your pet has been lost or stolen. If you ask us to, we'll cancel your policy from the date your pet went missing. This is true unless we've paid a claim under Section C. If we've paid a claim under Section C, we'll cancel your policy from the date of the last claim we paid.

When we will cancel your policy

We can cancel your policy for the following reasons. If we need to cancel your policy, we'll get in touch with you first by email or post.

If you don't keep up with your payments

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

If we don't hear from you, we'll cancel the policy one month after 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.

