

ACCIDENT ONLY

Policy Booklet

We're not like other UK pet insurers; we were founded to make a difference, having given millions to help support vulnerable pets and wildlife globally.



Find us at animalfriends.co.uk

**animal
Friends**
Pet Insurance

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

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How to use this Policy Booklet

This 'Policy Booklet' and the document called 'Your Schedule' tell you everything you need to know about your policy. These documents make up the agreement between you and us, so make sure you keep them safe. If you need a copy in large print or braille, please let us know.

When reading this 'Policy Booklet', please remember the following things.

Our policies only cover people that live with their 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.

When we say 'you' or 'your', we mean the person named in 'Your Schedule'.

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

You and we may choose the law that applies to this policy. By taking out this policy, you agree that this policy will be governed by the laws of England and Wales. All communication will be made in English.

Cover limits

The table below details your cover limit, this is the most we'll pay. You should read this table alongside the rest of this 'Policy Booklet' as there might be some conditions and exclusions 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 'Policy Booklet'. Please also see the 'Important information on vet fee claims limits' in your welcome or renewal pack.

Cover	You're covered up to
Vet fees	<p>£2,500 per accident, per policy year.</p> <p>Each accident also has a lifetime limit of £15,000.</p> <p>This includes:</p> <ul style="list-style-type: none">• Up to £500 for dental accidents.• Up to £500 for complementary treatment. <p><i>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></p> <p><i>You'll need to pay one vet fee excess per policy year for each accident you claim for.</i></p>

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

On our website

Contact us on live chat

 animalfriends.co.uk

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

 animalfriends.co.uk/contact/

By post

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

How this policy works

This 'Policy Booklet' and 'Your Schedule' details everything your pet is covered for under this policy, as well as explaining what's not covered.

Your policy

You've chosen our Accident Only pet insurance policy which covers your pet if they have an accident. This policy doesn't cover your pet for any illnesses or diseases they might have.

When we say 'accident' we mean a sudden and unexpected event which causes injury to your pet.

If your pet has an accident, you can claim up to £2,500 per policy year towards the cost of treating all injuries resulting from that accident. This is true as long as the treatment is recommended by your vet. The £2,500 annual limit applies to each accident your pet might have. There's no limit to the number of accidents you can claim for each year.

Each accident also has a lifetime limit of £15,000 – as long as you renew your policy each year. For example, if your pet is injured in a road traffic accident, you'll have up to £2,500 to treat all their injuries in the policy year when the accident happens. When you renew, the vet fee limit for this accident will reset, and you'll have another £2,500 to cover ongoing care for the same accident. The annual limit of £2,500 continues to reset each year you renew your policy, until you've reached the lifetime limit of £15,000 for that one accident.

When we say 'injury', we mean any injury with a single cause or diagnosis. For example, if your pet has an accident, we'll class any injuries they suffer as one injury.

Every time you make a claim for a new accident, you'll need to pay an excess to help cover the cost of treatment. You should check 'Your Schedule' to see how much excess you'll need to pay. For more information on excesses see the 'Amounts you might have to pay' section on [page 10](#).

Exclusions on your policy

Some things aren't covered by your policy – these are known as exclusions.

It's important you read through your documents to check you understand what is and what's not covered and that you have the cover you need.

This 'Policy Booklet' details 'what's covered' and 'what's not covered'. There is also a list of exclusions in the 'What this policy doesn't cover' section on [page 19](#).

You should check 'Your Schedule' to see if there are any other exclusions that apply specifically to you or your pet. If we include an additional exclusion to your policy, it will be related to an accident or injury that your pet had.

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.

There are several things which will end this policy. You may decide to cancel your policy, and we can cancel it too in certain situations. For more information on when we can cancel your policy, see the 'Cancelling your policy' section on [page 23](#).

Waiting period

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.

If an accident happened during the waiting period, you won't be covered even if you wait until after the waiting period to get treatment.

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 first. We'll also tell you how your new cover level works and what will happen if you've already made a claim.

Pre-existing accidents and injuries

Pre-existing accidents and injuries aren't covered by this policy.

We consider an accident or injury to be pre-existing if it happens before your policy start date or within the waiting period. Any further injuries or complications that later appear because of that accident or injury also won't be covered. For example, if your pet had an accident before the policy started and needed ongoing treatment for complications caused by that accident, we'd consider the complications to be pre-existing.

When we say 'treatment' we mean any assessments, procedures, medications, ongoing care or management that your vet or treating professional recommends. For example, consultations, examinations, advice, tests, medication, diagnostic procedures or surgery carried out by your vet or treating professional in relation to an accident. Treatment also means any ongoing care needed for that accident, for example, complementary treatments.

How this policy works

(continued)

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.

Vet fees excess

You'll need to pay one vet fees excess per policy year for each accident you claim for. You must pay the vet fees excess directly to your vet. The vet fees excess amount won't count towards your vet fee limit. You can check your vet fees excess amount in 'Your Schedule'.

If your pet is injured as a result of a new accident, and you start a new claim, you'll need to pay the excess. If they need more treatment for the same accident in the same policy year, we'll treat this under the same claim. You won't need to pay the excess again for that accident in that policy 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. This is known as a 'co-payment' and is in addition to your vet fees excess. The co-payment amount won't be taken from your vet fee limit.

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. This means that the co-payment also applies to claims for repeat medication.

Claims for more than your vet fee limit

We'll only cover claims up to your chosen vet fee limit. You'll need to pay any amount that is more than your vet fee limit, as well as paying your excess and co-payment where applicable.

Other amounts you might have to pay

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'll pay for these items. You can see the maximum amounts we'll pay in the 'Important information on vet fee claims limits' document in your welcome or renewal pack.

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 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 Veterinary 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 tells 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. You must also regularly worm your pet by following an anti-worming programme and use a product that's been recommended or prescribed by a vet.

Renewing your policy

If you pay monthly by Direct Debit or 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 invitation at least 21 days before your policy is due to end. You should read the information we send you carefully. We might change some of your terms, for example, we may increase your excess or the price you pay. You'll need to check you still have the cover you need.

We use several factors to work out the price you pay each year. For example, the age of your pet, previous claims, where you live, the cost of vet fees and the excess that applies to your policy. This means that your policy price is likely to increase at renewal even if you haven't made a claim. There is no limit to how much your premium may increase each year, and the increase could be significant.

How this policy works

(continued)

Giving us the facts

If you make a mistake

When you purchased your policy, we asked for all the information we need about you and your pet. For example, your address and your pet's breed or weight and date of birth.

If you give us wrong information by mistake, we might need to apply exclusions, change your cover, the premium you pay or the terms of this policy. 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 give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

We use your pet's breed, weight and date of birth to work out your premium. If we receive information from you or your vet that confirms the details we have for your pet are incorrect, we'll need to update our records. If a change is made, for example, to your pet's breed, weight or date of birth, your premium may go up or down. If you are unhappy with your updated premium, you can cancel your policy at any time. If you have made a claim, you may still need to pay the remaining premium for the rest of the policy year. For more information see the 'Cancelling your policy' section on [page 23](#).

If you need to correct your or your pet's information you should get in touch with us using the contact details on [page 7](#).

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.

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 we'll see what we can do to help. We won't cover claims if you have any unpaid premiums.

How to make a claim

We understand making a claim can be a stressful time, that's why we've made it as easy as possible for you. You can make a claim with us in the following ways:

Online through your vet

The quickest way to make a claim is through your vet, if they have access to Pawtal, our online claims system. 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.

Using a claim form

If your vet doesn't have Pawtal, you'll need to use a claim form. Both you and your vet will need to fill out a claim form and send it back to us. We'll need this to process your claim.

For vet fees claims, we are able to pay your vet directly when you claim. However, if your vet asks you to pay for the treatment, you'll need to pay your vet and then submit your claim to us. If we accept your claim, we'll pay you directly.

Claim forms are available for vet fees, including repeat medication and for pre-authorisations. You can download claim forms from 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. If you prefer, you can post the claim form to the address on [page 7](#).

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 accident that you wish to claim for. We also require a claim form for each vet that provided treatment to your pet as a result of the accident. If you don't, we won't be able to pay your full claim. For example, if you received emergency treatment at one vet practice and continued treatment at another vet practice, we'll need a separate claim form from each vet practice.

Information we need from you

We'll need a copy of your pet's full veterinary history to review any claim. We'll only be able to review claims for treatment where the veterinary history is provided in English.

All decisions on when an accident happened will be made using the information provided by you and your vet. 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.

If your pet has ever been treated by any other vet, you'll need to contact them and ask for your pet's full veterinary history.

Sometimes we may need to contact you and ask for extra information. This helps us when reviewing your claim, and to determine whether we can pay your claim.

How to make a claim

(continued)

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 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. This could include, for example, home insurance.

Checking if treatment is covered before it goes ahead

You can check if treatment will be covered, before agreeing to it. This is known as a “pre-authorisation”. The quickest way to do this is to ask your vet to check through the Animal Friends online claims system – Pawtal. Pre-authorisations are valid for four weeks from the date they are approved. A further pre-authorisation request will need to be made if the treatment is not carried out within this time frame.

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 pre-authorisation forms to claimform@animalfriends.co.uk – including ‘Pre-authorisation’ in the subject of your email. Or you can post the pre-authorisation form to the address on [page 7](#).

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

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

When we receive your claim, we will review all the information provided by your vet. If there is any additional information which would have meant the pre-authorisation wouldn't have been approved, we may have to change our original decision.

What this policy covers

Vet fees

✓ What's covered?

If your pet needs medical care after an accident

If your pet is injured in an accident, 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.

We only cover vet fees in the UK.

Any claim in this section counts towards your overall vet fees limit.

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'll pay for these items. If your vet charges more than the maximum amount we'll pay, any costs above this amount won't be covered. Any changes to the maximum amount we'll pay will only affect your policy from your renewal. You can see the maximum amounts we'll pay for these items in the 'Important information on vet fee claims limits' document in your welcome or renewal pack. For examples of how these can be applied to your policy, please see the Frequently Asked Questions section on our website.

We'll cover sedatives that your vet confirms are needed to safely and effectively examine and treat your pet.

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

If you're worried about your pet's health, 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:

 animalfriends.co.uk/joii

Tests needed to diagnose an injury

We'll pay for tests when they're needed to investigate or diagnose an injury covered by this policy, such as x-rays, ultrasounds, MRI and CT scans.

Dental and gum treatment for accidents

We'll pay up to £500 for the cost of dental and gum treatment as a result of an accident, as long as it's recommended by a vet.

Complementary treatment

We'll pay up to £500 for complementary treatments, as long as they're recommended by a vet to treat your pet's injuries after an accident covered by this policy. 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:

 animalfriends.co.uk/therapy

What this policy covers

(continued)

Purchasing medication online

Sometimes people choose to buy medication from a pharmacy or online instead of from their vet. If you do this, we'll cover the cost of your vet writing the prescription as well as the medication. If you buy your pet's medication from an online pharmacy, we'll cover some of the cost of your postage and packaging each time you order. The amount we'll cover is shown in our 'Important information on vet fee claims limits' document included in your welcome or renewal pack.

Supplements

We'll cover the cost of supplements which are recommended by your vet or treating professional to treat a diagnosed injury. We won't pay for any supplements that are used for preventative or elective treatment.

If your pet is put to sleep by your vet

We'll cover the cost of your vet putting your pet to sleep, if they die as a result of an accident 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.

✕ 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 19](#).

Claims for illness or disease

We won't cover any claim for any illness or disease.

Claims at the beginning of your policy

We won't cover any accident or injury that happens within the first 2 days of the policy start date. This is known as a waiting period. For more information about waiting periods, see the 'When this policy starts and ends' section on [page 9](#).

Accidents and injuries we don't cover

Pre-existing accidents and injuries aren't covered by this policy. For more information about 'Pre-existing accidents and injuries', please see [page 9](#).

We don't cover any cruciate ligament damage, even if it was as a result of an accident.

Dental and gum treatment we don't cover

We won't cover claims for dental or gum treatment unless it's as a result of an accident. For example, we won't cover:

- ✿ any dental or gum illness
- ✿ complications which are caused by or related to any dental or gum illness
- ✿ epulis
- ✿ the cost of any tests that lead to a dental or gum illness being diagnosed
- ✿ the cost of any dental check-up carried out by your vet
- ✿ the cost of routine crowns, polishing or scale removal
- ✿ elective or cosmetic dentistry such as veneers or orthodontic treatment
- ✿ appliances which are needed for cosmetic reasons
- ✿ the treatment or removal of first teeth

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

You must use a lead, harness, cage, or crate to restrain your pet whilst travelling in a vehicle. If you don't, we won't pay any claims if they're injured.

Treatment if your dog is injured because it escapes

If your dog escapes and is injured, we won't pay claims if you didn't take reasonable care to prevent them escaping. This means your home, garden, and any other places your dog visits must be 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.

You should take reasonable care 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.

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

We don't cover costs resulting from not having routine, preventative, elective or cosmetic treatment recommended by a vet to prevent an injury.

We also don't cover the cost of any training, treatment or therapy for behavioural issues.

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

We don't cover stem cell or gene therapy or cloning. We also don't cover any form of DNA testing, organ transplants, Platelet-rich-plasma (PRP), 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 injuries are made worse because of this, we won't pay your claim.

What this policy covers

(continued)

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 accident 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.

We also won't cover the cost of any food.

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

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

We also won't cover any fees your vet charges to admit or release your pet from hospital.

We won't cover the cost of euthanasia if your pet needs to be put to sleep because of your own financial situation.

We won't cover any cremation or burial costs if your pet dies or is put to sleep. We also won't cover the cost of coffins, caskets, urns, keepsakes, or any other items designed to contain or scatter ashes.

We won't cover the cost of a post-mortem, unless we ask for it.

What this policy doesn't cover

There are other things we won't cover under this policy. We've listed these below. There are additional exclusions that apply to the 'Vet fees' section of cover. Please ensure that you read the information under 'What's not covered' in the 'Vet fees' section.

Claims for anything other than vet fees

This policy only provides cover towards the cost of vet fees when your pet is injured as a result of an accident. There is no cover for anything else, including claims for public liability.

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](https://www.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.

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 Inu
-  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.

What this policy doesn't cover

(continued)

If we've 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, 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>.

Making changes to this policy

It's important you tell Animal Friends if your or your pet's 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**.

Some changes to your circumstances can affect the price of your policy. These are set out in this section and in 'Giving us the facts' on **page 12**. You'll need to inform us of these changes, and we'll confirm any changes to the price of your policy. If you're unhappy with the change in the price you pay, you'll have a right to cancel your policy. Please read the rest of this section for more information.

Changes that can affect the price of your policy

You and your pet move to a new home

We use your address when we work out your premium. So, if you and your pet move to a new home, even if it's only for a short time, you should let us know. If you move to a new home, your premium may go up or down. Please contact us to update your address as soon as possible. We'll confirm if there will be a change to your premium.

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

If your circumstances change and this affects the price you pay, you can cancel your policy. If we have paid a claim in this policy year, you may still need to pay your remaining premiums. Please refer to the 'Cancelling your policy' section for more details.

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

You must tell us if any of the following occur. Any of these changes may affect the way the terms of your policy apply:

- ✿ Your pet develops any behaviour problems or their temperament changes. For example, if they're 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 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.

Making changes to this policy

(continued)

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.

Cancelling your policy

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

This section explains how you and we can cancel your policy and the effect of cancelling it at different times.

When you can cancel your policy

You can cancel your policy at any time by calling, or writing to us using the details provided on [page 7](#).

Cancelling within 14 days

If you pay annually for your policy

If you cancel within 14 days of the policy start date and we haven't paid a claim, we'll give you a full refund.

If we've paid a claim and you cancel within 14 days of the policy start date, no refund will be given. This is true unless you're cancelling because your pet has passed away or been lost or stolen. In this case, we'll refund you for any full months' premium remaining in this policy year.

If you pay monthly for your policy

If you cancel within 14 days of the policy start date and we haven't paid a claim, we'll give you a full refund.

If we've paid a claim and you cancel within 14 days of the policy start date, you must pay the remaining premiums for the rest of the policy year. This is true unless you're cancelling because your pet has passed away or been lost or stolen. In this case, we'll cancel your Direct Debit and no further payments will be taken.

Cancelling after 14 days

If you pay annually for your policy

If you cancel after 14 days and we haven't paid a claim, we'll refund you for any full months' premium remaining in this policy year.

If you cancel after 14 days and we've paid a claim for something that happened in this policy year, no refund will be given. This is true unless you're cancelling because your pet has passed away or been lost or stolen. In this case we'll refund any full months' premium remaining in this policy year.

If you pay monthly for your policy

If you cancel after 14 days and we haven't paid a claim, we'll cancel your Direct Debit and no further payments will be taken.

If you cancel after 14 days and we've paid a claim for something that happened in this policy year, you must pay the remaining premium for this policy year. This is true unless you're cancelling because your pet has passed away or been lost or stolen. In this case, we'll cancel your Direct Debit and no further payments will be taken.

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

If you want to claim for something that happened before you cancelled, you must pay the remainder of your full year's premium before we'll pay your claim. We won't pay any claims for something that happens after your cancellation date.

Cancelling your policy

(continued)

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 21](#).

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.

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.

If you don't give us accurate information

It's really important you give us accurate information at all times.

If you give us wrong information by mistake, we might need to void your policy. For example, if we receive veterinary evidence that your pet is a banned breed. We'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

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'll 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.

If you use your pet for breeding, working or hunting

This policy doesn't cover pets used for breeding, working, farm work or hunting. We'll cancel your policy if we receive information that shows your pet is being used for any of these. We'll cancel your policy from the date we receive the information.

If your pet dies

We'll cancel your policy if we receive information from you, or your vet, which confirms that your pet has passed away or was put to sleep. We'll cancel your policy from the date your pet passed away or was put to sleep.

If you move abroad

Our policies only cover people that live with their pet at a permanent address in the UK. If you move out of the UK, you must let us know and we'll cancel your policy.

If we cancel your policy and you haven't made a claim in this policy year and you pay your premiums monthly, we'll cancel your Direct Debit. If you paid for your policy annually, we'll refund any full months' premium remaining in this policy year. 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 paid for your policy annually, no refund will be given.

If we stop selling the product

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 invitation. We'll send you this at least 21 days before your policy is due to end. We'll also provide you with information about other cover options available.

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


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

You can contact the Financial Ombudsman Service (FOS) if you're not happy with how we handled your complaint. You can do this after receiving our 'Final Response Letter' or after 8 weeks from the date we received your complaint.

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

 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

By post

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

You can also choose to take your claim to court and contacting the FOS does not affect your right to do this.

You and we may choose the law that applies to this policy. By taking out this policy, you agree that this policy will be governed by the laws of England and Wales. 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 you compensation.

You can find out more about the FSCS at fscs.org.uk, or by calling **0800 678 1100**. Alternatively, they can be contacted in writing at: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

How we use your personal information

When you apply for one of our policies, Animal Friends and Pinnacle Insurance Limited 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. 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, with fraud prevention specialists or if we're handling a complaint.

You can see the full Animal Friends privacy policy at:

 animalfriends.co.uk/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:

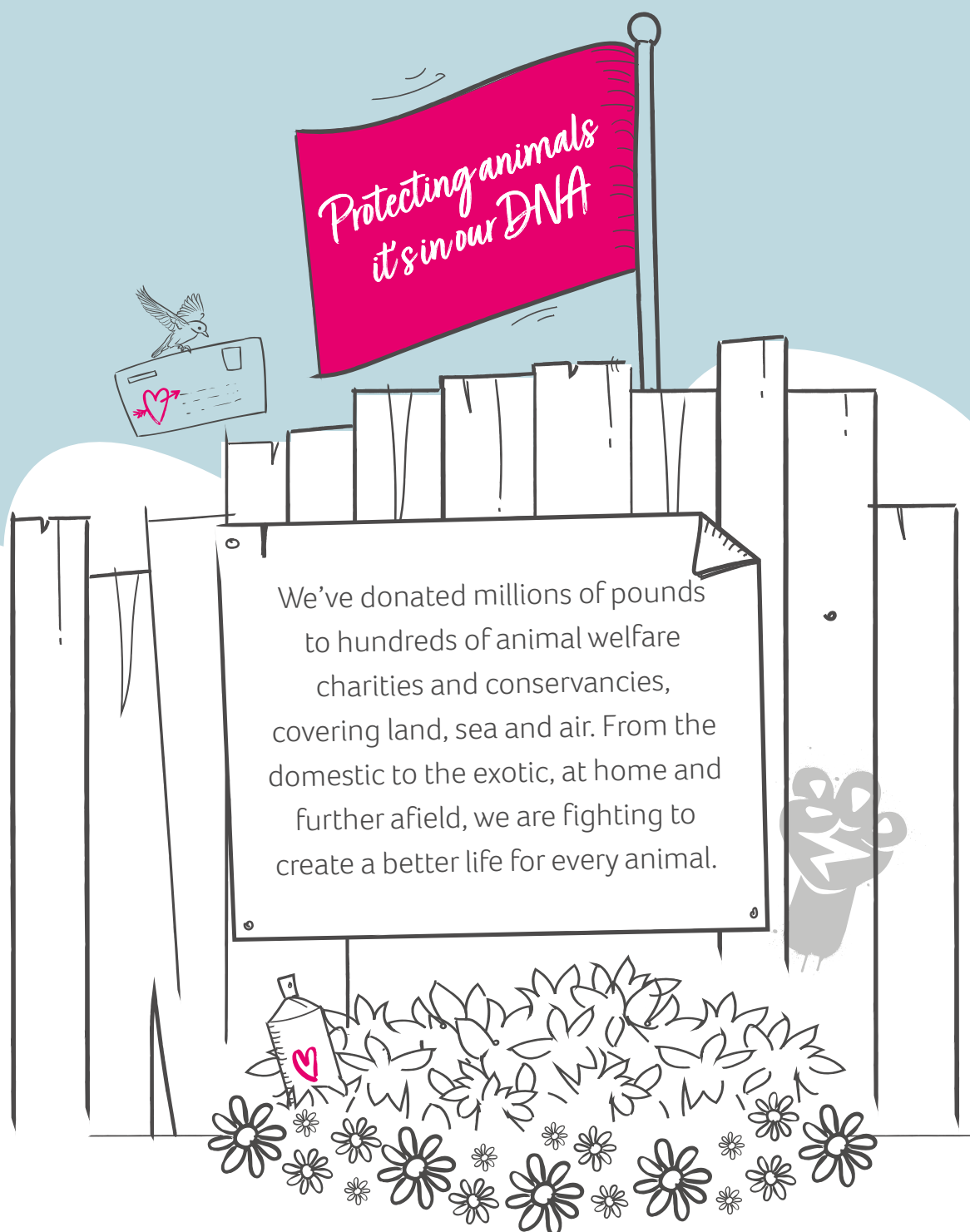
 info@animalfriends.co.uk

Who underwrites this policy

This policy is arranged and administered by Animal Friends Insurance Services Limited who is an insurance intermediary and is registered in England and Wales (registration number: 03630812). Registered office: Animal Friends House, 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire, SP4 7QA. Animal Friends Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (register number: 307858). Animal Friends Insurance Services Limited is referred to as "Animal Friends" in this 'Policy Booklet' and 'Your Schedule'.

This policy is underwritten by Pinnacle Insurance Limited. Pinnacle Insurance Limited pays a commission to Animal Friends to sell insurance on its behalf. When we say 'we', 'our' or 'us' in this 'Policy Booklet', we mean Animal Friends on behalf of Pinnacle Insurance Limited. Pinnacle Insurance Limited is registered in England and Wales (registration number: 1007798). Registered Office: Pinnacle Insurance Limited, 4th Floor, Limelight, Elstree Way, Borehamwood, Hertfordshire, WD6 1JH.

Pinnacle Insurance Limited is an insurer and is authorised by the Prudential Regulation Authority. Pinnacle Insurance Limited is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm register number: 110866). Pinnacle Insurance Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.



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**.

Animal Friends® Insurance is a trading name of Animal Friends Insurance Services Limited (Registered in England #3630812), authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 307858. Registered Office: Animal Friends House, 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire SP4 7QA.

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