

MAXIMUM BENEFIT

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.



**animal
Friends**
Pet Insurance

Find us at [animalfriends.co.uk](https://www.animalfriends.co.uk)

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 for each section. 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		
Section A: Vet fees	Value £1,000 per condition	Plus £2,000 per condition	Extra £4,000 per condition
	This includes: • No dental cover • Up to £500 for complementary treatment • Up to £100 for food to treat bladder stones	This includes: • Up to £750 for dental accidents • Up to £750 for complementary treatment • Up to £100 for food to treat bladder stones	This includes: • Up to £1,000 for dental treatment • Up to £1,000 for complementary treatment • Up to £100 for food to treat bladder stones
	<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>		
	<i>You'll need to pay one vet fee excess for each condition you claim for.</i>		
Section B: If your pet dies or is put to sleep	Value £500	Plus £750	Extra £1,000
	<i>A percentage of the price you paid for them, depending on their age, up to the amounts above.</i>		
Section C: If your pet goes missing or is stolen	Value £500	Plus £750	Extra £1,000
	<i>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 costs.</i>		
Section D: If you can't look after your pet because you're in hospital	Value £500 per policy year	Plus £750 per policy year	Extra £1,000 per policy year
	<i>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.</i>		
Section E: If your pet injures someone or damages their property	Value £2,000,000 per policy year	Plus £2,000,000 per policy year	Extra £2,000,000 per policy year
	<i>You'll have to pay a £250 excess for property damage claims.</i>		
Section F: If your pet needs urgent medical care abroad	Value £1,500 per policy year	Plus £2,000 per policy year	Extra £2,000 per policy year
Section G: If you need to cancel or cut short a holiday because your pet needs urgent medical care	Value £1,000 per policy year	Plus £1,000 per policy year	Extra £1,500 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

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 one of our Maximum Benefit pet insurance policies. These cover illnesses and injuries and allow you to claim up to a set amount for vet fees for each condition your pet might have. There is no time limit for how long you can claim, and you can keep claiming for each condition until you reach the vet fee limit. This is true as long as you renew your policy each year. You'll find everything you're covered for in 'Your Schedule'. These limits are the most we'll cover.

For example, if you have our Max Plus policy, you'll get £2,000 of cover for each condition towards your vet fees.

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.

At the renewal after the condition started, we'll add an exclusion to your policy. However, this exclusion won't affect any ongoing claims for that condition if you haven't already reached your vet fee limit. Once you reach the limit for a condition, that condition won't be covered again in the future. 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 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' within each individual section. 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.

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 for a condition, or related to a condition, that your pet had or has.

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 34](#).

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.

We don't cover claims for illnesses where the signs or symptoms were first noticed 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.

A condition starts from the date the accident happened, or the date that you, your vet or a treating professional first noticed signs or symptoms of the condition. If the condition was first noticed during the waiting period, you still won't be covered even if you wait until after the waiting period to get treatment.

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 won't cover claims for advertising and reward if your pet goes missing in the first 14 days of your 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 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 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.

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 that limping was later diagnosed as Arthritis, we'd consider this a pre-existing condition.

Remember, there is a waiting period at the start of this policy. For more information, see the 'When this policy starts and ends' section on **page 8**. 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 accidents or illnesses your pet had before you took out this policy will be considered pre-existing conditions. Any complications or conditions that later appear because of that illness or accident also won't be covered.

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 the condition. Treatment also means any ongoing care needed for that condition, for example, complementary treatments.

How this policy works

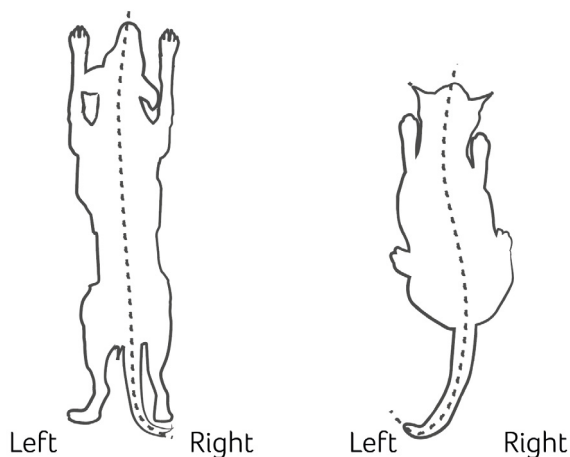
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Conditions that affect both sides of the body

A condition or illness which affects a body part that your pet has on each side of their body, is called a bilateral condition. This could include treatment for body parts such as elbows, hips and cruciate ligaments and we consider a bilateral condition to be one condition.

All decisions about when a bilateral condition started or needed treatment are based on your pet's full clinical history. If the history confirms your pet previously had a condition and they have the same condition on the other side of the body, we'll consider this a bilateral 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 pre-existing condition affected the pet's left cruciate ligament, you won't be covered if they later suffer the same condition in 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 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.

Your vet fees excess will apply to Section A. An excess will also apply to all property damage claims under Section E. You can check your excess amounts in 'Your Schedule'.

Vet fees excess

You'll need to pay one vet fees excess for each condition your pet might have. You must pay the vet fees excess directly to your vet. The vet fees excess amount won't count towards your vet fee limit.

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, we'll treat this under the same claim. You won't need to pay the excess again for that condition. 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

Sharing the cost of your vet bills can help keep your insurance more affordable by lowering your premium. This is also known as a co-payment. With co-payments, you pay a set percentage of your vet fees each time you make a claim. The co-payment amount won't be taken from your vet fee limit. Co-payments apply to all claims under Section A: Vet Fees, including claims for repeat medication. You'll still need to pay your usual vet fees excess.

Co-payments for younger pets

For dogs under the age of 8 and cats under the age of 10, if a voluntary co-payment was added to your policy from the start, this will be shown in 'Your Schedule'. Once a voluntary co-payment has been applied, it can't be removed. It will apply to all vet fee claims for as long as you have a policy with us.

Co-payments for older pets

We'll apply a co-payment for all older pets from the age of 8 years for dogs and 10 years for cats. If you don't already have a voluntary co-payment on your policy, we'll apply the co-payment from 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. Once a co-payment has been applied, it can't be removed.

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.

How this policy works

(continued)

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.



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.

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 34](#).

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 for Section A 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 or if you want to claim for Section B, C, D, F or G, you'll need to use a claim form. Please check your claim form carefully as in some instances your vet will need to fill out part of the form and send it back to us. We'll need this to process your claim.

For claims under Section A, 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 policy benefits, 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 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.

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 a condition started or needed treatment will be made using the information provided by your vet in the pet's clinical history. 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 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. For more information on these claims, see ‘Section E: If your pet injures someone or damages their property’ on **page 25**.

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

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 urgent treatment for accidents and illnesses that first happen while on holiday in the EU, you'll need to claim under Section F. Once your pet returns to the UK, any ongoing treatment for that condition will be covered under Section A.

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

If your pet develops a condition which affects a body part that they have on each side of their body, we'll class it as one condition. This is called a 'bilateral condition'. For more information about bilateral conditions please see the 'Conditions that affect both sides of the body' section on **page 10**.

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 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, MRI and CT scans.

Section A: (continued)

Dental and gum treatment

The amount and type of any dental cover depends on the policy you have chosen. We'll cover up to the amount shown in 'Your Schedule'. There is no dental cover included in our Max Value policy.

The table below explains the level of any dental cover for each policy.

Policy	What's covered
Max Value	No dental cover.
Max Plus	Dental accident cover We'll pay for dental and gum treatment as a result of an accident, as long as it's recommended by a vet.
Max Extra	Dental illness and dental accident cover We'll pay for dental and gum treatment for dental illness or as a result of an accident, as long as in each case it's recommended by a vet. We'll only cover claims for dental illness if your pet has had a dental exam within a year before the illness. You must have followed the vet's advice, and any recommended treatment must have been carried out within seven months of the dental exam. This is true unless the vet advises that the treatment couldn't be completed within this time frame.

Complementary treatment

We'll cover up to the amount shown in 'Your Schedule' for complementary treatments, as long as they're recommended by a vet.

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

Prescription food to treat bladder stones

We'll cover the cost of food to treat bladder stones, up to the amount shown in 'Your Schedule'. The bladder stones must have been diagnosed by a vet. The vet must have prescribed the food as part of the treatment plan.

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 condition. 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 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.

✕ 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.

Claims at the beginning of your policy

We won't cover an accident or injury that happens within the first 2 days of the policy start date. We also won't cover 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. This is known as a waiting period. For more information about waiting periods, see the 'When this policy starts and ends' section on **page 8**.

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

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

We don't cover retained testes, sexually transmitted diseases, rabies, Aujeszky's disease or leishmaniasis.

We won't cover vet fees for treatment resulting from pandemics, epidemics or a "notifiable disease". Notifiable diseases 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".

Dental and gum treatment we don't cover

We won't cover any of the following claims in any circumstances, no matter which policy you've chosen:

- ✿ 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

The table below explains other claims we don't cover for each type of policy.

Policy	What's not covered
Max Value	We won't cover claims for dental or gum treatment, whether this is related to a dental illness or other condition, or is as a result of an accident.
Max Plus	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: <ul style="list-style-type: none">• 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
Max Extra	We won't cover claims for dental or gum treatment for dental illness unless your pet has had a dental exam within a year before the illness. We also won't cover claims if you didn't follow the vet's advice and haven't had any recommended treatment carried out within seven months of the dental exam. This is true unless the vet advises that the treatment couldn't be completed within this time frame.

Section A: (continued)

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'll 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 complications that arise from these treatments, unless it's for flea or worming treatment that has been recommended or prescribed by a vet. We don't cover herbal worming products or any complications that result from using them.

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.

We also don't cover the cost of any training, treatment or therapy for behavioural issues. For example, treatment for a cat with cystitis caused by stress.

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 condition is made worse because of this, we won't 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 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.

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

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.


We'll cover claims if your pet dies or is put to sleep as a result of something covered by this policy.


If you didn't pay or make a donation for your pet, you won't be covered under this section.

✓ What's covered?

If your pet dies, the amount we'll pay you depends on several things. For example, the way that they died, how old they were, and how much you donated or paid for them.

We'll cover a percentage of the price you paid or donated for your pet up to the amount shown in 'Your Schedule'. These percentages are listed 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 the amount shown in 'Your Schedule'
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 (for death by 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%	We'll pay this percentage of the amount you paid for your cat, up to the amount shown in 'Your Schedule'
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 (for death by accident only)	25%	

When we make a payment using the scale above, the least we'll pay is £50 for a cat and £100 for a dog. For example, if you paid £200 for your dog and they died when they were 6 years old, 35% of £200 would be £70. As this is less than the minimum payment for a dog, we'll pay £100.

If you paid less than £50 for your cat or £100 for your dog, we'll give you the amount you paid for them.

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.

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 34](#).

Information we need from you

To make a claim under this section, we'll need to see a proof of purchase for your pet. Your proof of purchase can be either a receipt or a bank statement which confirms how much you paid or donated for your pet. It should also show the purchase date and the breeder's or rescue centre details.

If you paid in cash, we'll consider images of conversations between yourself and the breeder. The images must clearly show the date of the purchase and the price you paid or donated.

You can store your receipts or images digitally in your online account.

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

✕ 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 claims if your pet dies or is put to sleep and the death was caused by something not covered by this policy.

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.

Pets you didn't pay or make a donation for

You won't be covered under this section if you didn't pay or make a donation for your pet.

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.

If you can't provide a proof of purchase

You won't be covered under this section if you can't provide a proof of purchase which shows how much you paid or donated for your pet.

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

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

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

If your dog escapes and is killed, 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.

We won't cover claims if the death could have been prevented by any routine, preventative or elective treatment recommended by your vet, that you didn't carry out. For example, if your pet dies from a disease that could have been prevented by a vaccination recommended by your vet.

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

Section C: If your pet goes missing or is stolen

✓ What's covered?

Advertising and reward

We'll cover up to the amount shown in 'Your Schedule' for the cost of advertising and reward. We'll cover claims for advertising and reward if your pet goes missing or is stolen in the UK.

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 your pet is lost, you must report their loss to the microchip company and your vet. If your pet is stolen, you must report the theft to the microchip company and the police and give us the crime reference number. If you don't do these things, we won't cover your claim.

If you can't find your pet within 48 hours of them going missing, you can make a claim.

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.

You can claim towards the cost of advertising to help you find your lost pet. For example, the cost of stationery materials needed to create posters and flyers.

To claim a reward under this section, you'll need to show us a copy of your advert which includes the date and the reward amount. If someone finds your pet, you'll need to give us their details before we can pay the claim.

If you can't find your pet

If you can't find your pet within 45 days, the amount we'll pay you depends on several things. For example, how old they were, and how much you donated or paid for them.

We'll cover a percentage of the price you paid or donated for your pet up to the amount shown in 'Your Schedule'. These percentages are listed in the following tables.



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 the amount shown in 'Your Schedule'</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	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 amount shown in 'Your Schedule'</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	25%	

When we make a payment using this scale, the least we'll pay is £50 for a cat and £100 for a dog. For example, if you paid £200 for your dog and they were lost when they were 6 years old, 35% of £200 would be £70. As this is less than the minimum payment for a dog, we'll pay £100.

If you paid less than £50 for your cat or £100 for your dog, we'll give you the amount 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.

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 your policy' section on **page 34**.

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

Information we need from you

To make a claim if your pet is lost or stolen, we'll need to see a proof of purchase for your pet. Your proof of purchase can be either a receipt or a bank statement which confirms how much you paid or donated for your pet. It should also show the purchase date and the breeder's or rescue centre details.

If you paid in cash, we'll also consider images of conversations between yourself and the breeder. The images must clearly show the date of the purchase and the price you paid or donated.

You can store your receipts or images digitally in your online account.

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 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.

Pets you didn't pay or make a donation for

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

If your pet is lost or stolen at the beginning of your policy

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

If your pet is lost or stolen because it escapes

We won't pay claims if you haven't taken reasonable care 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.

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

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.

Advertising costs we don't cover

We won't cover any costs for electronic equipment needed to produce advertising material. For example, if you use a computer to create advertising posters, we wouldn't cover the cost of the computer or the software.

If you abandoned your pet

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

If your pet isn't microchipped

We won't pay claims if your pet isn't microchipped, and your information isn't kept up to date.

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. This doesn't include claims for advertising and reward.

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?

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 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 that happen in the UK. We'll only cover incidents on UK Ministry of Defence bases that happen in the residential areas.

You should let us know straight away if an incident happens, or if someone makes a legal claim against you. 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 you're given about your pet's behaviour from 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 cover the claim. You're covered for incidents caused by your pet's behaviour, unless they've shown the same problem in the past. For example, if they've injured or bitten someone before.

If you own a retired working dog

If your dog received specialist training, for example, a police dog, we'll only provide cover under this section if they haven't shown any signs of aggression since retiring.

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 arising 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.

✗ 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.

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 for property damage if you, a member of your immediate family, anyone living with you, or anyone working for you, caused the damage.

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 8**.

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](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.

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, 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.

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.

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.

Cancelling your policy

(continued)

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 your pet is lost or stolen

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 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:

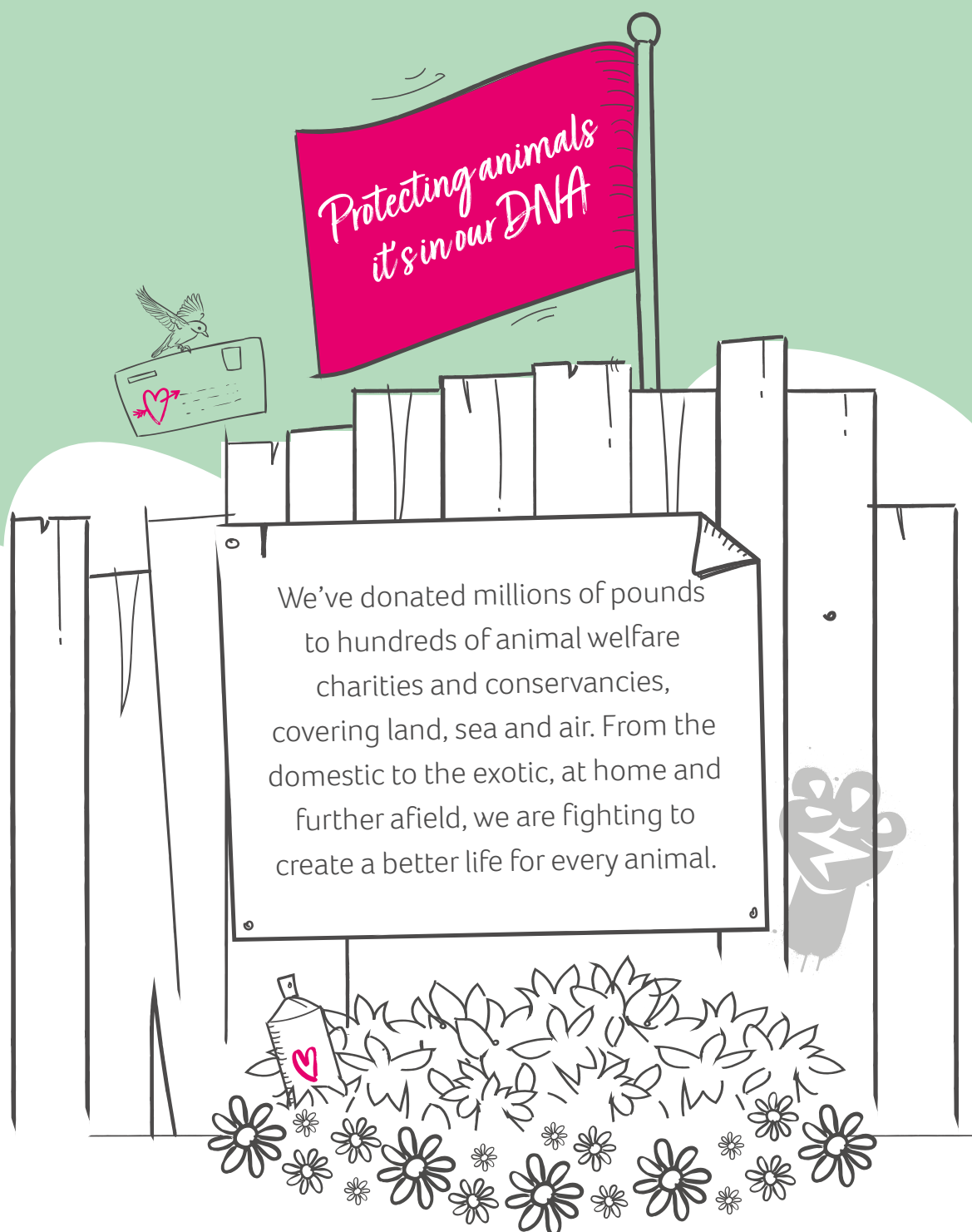
 info@animalfriends.co.uk

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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