

Accident Only Pet Policy

Your Complete Guide

Covers Your Accident Only Pet Policy



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

www.animalfriends.co.uk

**animal
friends**

Pet Insurance Experts

Policy Booklet Effective Date: November 2018

Hello and welcome to the Animal Friends Family.

Thank you for choosing to protect your pet with a policy from Animal Friends Insurance Services Limited which is underwritten by Red Sands Insurance Company (Europe) Limited.

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

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

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

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

Please note that it is important to read your policy documents carefully to ensure that the information is as you expect, and the cover is exactly what you need. May I urge you to please particularly check as to whether any general or specific exclusions have been applied to your policy.

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

Thank you.

With best wishes,

Westley Pearson / Managing Director

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Your Policy Summary

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

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

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

Our Accident Only pet insurance policy will offer cover for injuries sustained in an accident. It's a budget-friendly option if you only want cover for accidents.

Our Accident Only policy has a limit of £2,500 per year for each accident, with a lifetime limit of £15,000 for continuing treatment related to that accident as long as the policy is still live. You can claim for an unlimited number of accidents in one year, so even if your pet is particularly accident prone, your policy should still protect them.

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

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

What is Covered?	What is not Covered? Significant Exclusions or Limitations	Policy Limits* (*the excess payable is deducted from the stated Condition Limit)	Page Ref
<p>Vet Fees</p> <p>We will provide cover for;</p> <p>Vet fees up to £2,500 per year up to a lifetime condition limit of £15,000 for any injury or condition caused by an accident.</p> <p>(Cover is provided up to the maximum limits as specified in your schedule subject to the policy excess and any applicable co-payment).</p>	<ul style="list-style-type: none"> Any treatment exceeding your benefit limit. Any claim or costs for or relating to a pre-existing condition(s) or for an accident, injury or illness that first showed clinical signs at any time before the commencement date of the policy or within 14 days of the commencement date. Any accident or injury that occurs within 5 days of the commencement date. Any claim which is not notified within 90 days of the treatment. Costs for cosmetic, elective, routine or preventative, treatments, examinations, vaccinations, spaying, castration, breeding and any claims as a result of any of these procedures. Losses arising as a result of your pet undergoing organ/tissue transplants. Any dental or gum treatment including root canal treatment. Any costs for out-of-hours or house visits unless the vet confirms it was necessary to prevent a life endangering condition. Costs arising from any vicious tendencies or behaviour problems shown by your pet. Any claims as a result of a notifiable disease e.g. rabies. The cost of any food. 	<p>Accident Only</p> <p>Annual Condition Limit £2,500*. Lifetime Condition Limit £15,000*.</p> <p>The following are deducted per claim;</p> <p>*Excess</p> <p>An excess is payable for each new condition and this is deducted from the Condition Limit.</p> <p>*Co-Payment</p> <p>A co-payment is payable for dogs aged 8 years and older and for cats aged 10 years and older. This is deducted from the Condition Limit.</p> <p>Please refer to your schedule for the excess and co-payments applicable for each condition.</p>	<p>p.14/15/ 16/17/18</p>

Frequently Asked Questions

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

(Please refer to section 4 of the policy wording)

If Animal Friends Insurance (AFI) receives your written request to cancel this policy within 14 days of the commencement date, then, if you have not made a claim, we will give you a full refund of any premium you have paid less any applicable taxes or duties payable.

If you wish to cancel after 14 days of the commencement date and you have not made a claim you can cancel at any time and will be entitled to the return of the unexpired portion of your premium. However, we will deduct the reasonable cost of setting up and administering this policy. Please note if a claim has been submitted or is pending, we will not refund any premium.

How do I submit a claim?

(Please refer to section 6 of the policy wording)

On the happening of any accident, illness, loss, destruction or damage giving rise or likely to give rise to a claim under this policy, you can either: download a claim form from www.animalfriends.co.uk; or contact AFI by email on claimformrequests@animalfriends.co.uk or telephone on 0344 557 0300 and request AFI to send you a claim form.

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

In addition, some vets will also be able to access Pawtal, AFI's award-winning online claims portal. This revolutionary system allows vets to submit a claim online directly to AFI without having to complete lengthy forms. Please speak to your vet about submitting your claim via Pawtal.

How do I make a complaint?

(Please refer to section 7 of the policy wording)

If you are unhappy with the level of service you have received please write to the Customer Resolutions Department at AFI, Animal Friends House, No. 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire, SP4 7QA or via email to complaints@animalfriends.co.uk or by telephone on 0344 557 0300.

If you do not receive satisfaction through our internal procedures, and we have issued you with a final response letter, you can then refer your complaint to the Financial Ombudsman Service. Their address is: Exchange Tower, London, E14 9SR or they can be contacted on 0800 023 4567. Their email address is complaint.info@financial-ombudsman.org.uk.

Will I receive any compensation if the Insurer is unable to meet its liabilities?

(Please refer to section 5 of the policy wording)

If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 7741 4100.

Who is the Insurer?

This scheme is underwritten by Red Sands Insurance Company (Europe) Limited (Red Sands), registered in Gibraltar under number 87598, registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Red Sands is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar and is a member of the Financial Services Compensation Scheme (FSCS) and the Association of British Insurers (ABI).

Who is the Administrator?

Our administrator, Animal Friends Insurance Services Limited, is authorised and regulated by the Financial Conduct Authority (Financial Services register no: 307858). Animal Friends Insurance Services Limited, Animal Friends House, No. 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire, SP4 7QA. Email: info@animalfriends.co.uk Tel: 0344 557 0300 Fax 0344 557 1244.

Other important information

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

What is an Accident Only Policy?

An Accident Only pet insurance policy offers cover for vet's bills for injuries sustained as the result of an accident. As such it doesn't cover illnesses or conditions unrelated to an accident.

Our Accident Only policy has an annual limit of £2,500 for each accident, with a lifetime limit of £15,000 for continuing treatment related to that accident, which you can continue to benefit from as long as you keep renewing your policy. You can claim for an unlimited number of accidents in one year, so in the unfortunate event that your pet has lots of separate accidents, your policy should still protect them.

Can I claim for 'Out of hours' treatment?

If you feel your pet requires immediate treatment please note the following exclusion (1.3.16) which applies to: any costs for house calls; out-of-hours fees; hospitalisation and ambulance costs (where covered) unless the vet confirms it was necessary to prevent a life endangering condition. You must notify AFI as soon as practically possible if total vet fees are likely to exceed £1,000.

Are there any special conditions involved for bi-lateral conditions?

Where a condition is affecting one body part of which your pet has two, one on each side of the body (e.g. ears, eyes, knees) this will be considered a bilateral condition and when applying the benefit limit or an exclusion, bilateral conditions are considered as one condition.

What does the veterinary fees claim excess mean?

The excess is the amount that you pay towards each accident you claim for. You will pay an excess for each new condition and this will be deducted from the first claim relating to that accident. If you continue to claim for the same accident over more than one year, a new excess will be deducted each year.

How is an excess applied to an Accident Only Policy?

There is an excess to pay in the event of a claim. This is the amount you are required to pay towards each new accident for the duration of the policy. The excess is deducted from your policy limits. Please check your policy schedule for your chosen excess.

You have an annual per-condition limit of £2,500 per accident. If you have an excess of £69, the maximum settlement made in a single year for a single accident would be £2,431.

Frequently Asked Questions

When does a Co-payment apply?

Depending on your policy type and the age of your pet, a co-payment may also apply, which is the amount that you are required to pay towards a claim (in addition to the excess). A co-payment is generally payable for dogs aged 8 years and older and for cats aged 10 years and older, and please check your Policy Schedule to confirm the exact percentage applicable. The co-payment is deducted from the overall limit of your cover. By way of an example, if you have an excess of £69 and a co-payment percent of 35% the maximum settlement made in a single year for a single accident would be £1,580.15.

Do AFI provide policies outside the UK?

Our policies only provide cover for residents in the UK, Isle of Man and The Channel Islands. We also offer insurance to the Ministry of Defence bases providing they are serving in Europe and can provide a BFPO mailing address.

Your Policy Wording: Definitions

When Interpreting This Policy:

Please note: References to the singular include the plural and vice versa, and to the masculine include the feminine and vice-versa. Monetary references are in UK pounds sterling. Certain words and expressions used in this policy have a specific meaning.

The following words will have the meanings described below wherever they appear in this document.

Accident means a sudden, unforeseen, and unintended event causing injury to your pet.

AFI means Animal Friends Insurance Services Limited, who is the administrator for all sections of this policy and whose registered office is situated at Animal Friends House, No.1 The Crescent, Sun Rise Way, Amesbury, Wiltshire SP4 7QA.

Behavioural problem means a change in the normal behaviour of your pet that signals your pet is experiencing a negative emotional state.

Bilateral condition means any wellbeing issue that can happen on both sides of your pet's body. For example, your pet could have hip dysplasia on the left leg and then the right leg. Bilateral conditions are most common for orthopaedic issues like hip dysplasia and elbow dysplasia. Please also see exclusion 1.2.3 in respect of Bilateral conditions.

Commencement date means the date and time when cover first starts as noted on your schedule.

Condition means any injury sustained during, or resulting from, a single accident regardless of the number of incidents or areas of your pet's body affected.

Co-payment means the percentage of the claim settlement amount that will be deducted from the Condition Limit in addition to the excess. For all our policies, a co-payment is payable for dogs aged 8 years and older, and for cats aged 10 years and older.

Your Policy Wording: Definitions

Co-payment means the percentage of the claim settlement amount that will be deducted from the Condition Limit in addition to the excess. For all our policies, a co-payment is payable for dogs aged 8 years and older, and for cats aged 10 years and older.

Clinical signs means any observable changes in a pet's normal healthy state, condition, appearance, bodily functions or behaviour; observed visually, diagnostically or otherwise.

End date means the date on which this policy ends, which will be the earliest of the following:

- **the date your pet dies, is lost or is stolen;**
- **the expiry of the current policy period;**
- **if you fail to renew this policy;**
- **we choose not to renew this policy for whatever reason;**
- **if all of your premiums are not up to date;**
- **the date you cancel this policy;**
- **the date we cancel this policy.**

Employee means any person employed or lawfully contracted by you and working under your direction, control or supervision.

Excess is the amount you pay towards a claim for an accident under the Vet fees section of cover and as specified on your schedule. The excess is deducted from the Annual Condition Limit for each new accident under the Vet fees section of cover, per policy year.

Illness means sickness, disease, infection or any change in your pet's normal healthy state which is not caused by injury.

Immediate family means your spouse, partner who has resided permanently with you for a period in excess of 2 years, your civil partner, parent, sibling, son, daughter, or step child.

Injury means damage to one or more parts of your pet's body as a result of an accidental cause.

Pre-existing condition means:

- **any condition, injury, symptom or sign of a condition occurring or existing in any form and at any time prior to the commencement date;** or
- **any symptom or sign of an injury occurring or existing in any form during the first 14 days of the commencement date.**

Treatment means any examination, consultation, advice, tests, x-rays, slides, ultrasound, MRI, medication, surgery or nursing care provided by a vet practice or member of a professional organisation acting under their direction.

Vet means a current qualified member of the Royal College of Vet Surgeons. For treatment outside the UK, Isle of Man or the Channel Islands, a person registered to practice vet surgery in the country treatment is administered.

Vet fees means reasonable, customary and essential fees typically charged by a vet in the provision of treatment.

We, our, us means Red Sands Insurance Company (Europe) Limited whose registered office is situated at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is registered in Gibraltar under company registration number 87598.

You, your means the person named as the policy owner on your schedule.

Section 1: Vet Fees

1.1 Cover

We pay up to the benefit amount as specified in your schedule for costs or treatment recommended and administered by a vet, for your pet, as a result of an accident or injury subject to the applicable policy limits, excess and if applicable depending on your pet's age, a co-payment.

1.1.1 Complementary Medicine

We will pay an inner limit of up to £500 for complementary medicine within the benefit limit as shown in your schedule, for the following;

- Physiotherapy
- Hydrotherapy
- Chiropractic manipulation
- Osteopathy
- Acupuncture
- Homeopathic or herbal medicines
- Laser Therapy

The complementary medicine must be recommended by a vet and administered by one of the following suitably qualified practitioners;

- Association of Chartered Physiotherapists in Animal Therapy/
National Association of Vet Physiotherapists
- The Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
- The International Association of Animal Therapists
- Canine Hydrotherapy Association International Vet Acupuncture Society (IVAS)
- The Association of British Vet Acupuncturists (ABVA)
- National Association of Registered Canine Hydrotherapists (NARCH)

1.2 Specific Conditions

1.2.1 Level of vet fees allowed:

We reserve the right to obtain a second opinion from our vet advisor where we consider:

- Vet fees charged appear greater than conventional fees charged by an attending/referral practice; and/or
- Treatment received may not have been required or may have been excessive when compared with treatment conventionally undertaken by an attending/referral practice.

Where there is a dispute we will pay only those vet fees deemed reasonable and essential by our vet advisor. We reserve the right to pay only up to a 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by your vet.

1.2.2 If total vet fees appear likely to exceed £1,000 you must notify AFI immediately for pre-authorisation. Please note we will only pay those vet fees deemed reasonable and essential by our vet advisor.

1.2.3 Please note that where a condition is affecting one body part of which your pet has two, one on each side of the body (e.g. ears, eyes, knees) this will be considered a bilateral condition and when applying the benefit limit or an exclusion, bilateral conditions are considered as one condition.

1.2.4 Please note if your pet first showed any clinical signs; or had an accident or injury, or was diagnosed with a condition within the first 14 days or prior to the commencement date, we reserve the right to apply an exclusion to your policy in respect of this clinical sign, accident, injury or condition.

1.3 Exclusions

The following are excluded from cover:

- 1.3.1 Any claim for any illness;
- 1.3.2 Any pre-existing condition or claim for costs relating to an injury or illness that relates to or results from an accident, injury, illness or clinical signs your pet had before the commencement date;
- 1.3.3 Any injury or illness that has the same diagnosis or clinical signs as an accident, injury, illness or clinical signs your pet had before the commencement date;
- 1.3.4 Any accident or injury that occurs within 5 days of the commencement date;
- 1.3.5 Any injury that first shows clinical signs within 14 days of the commencement date;
- 1.3.6 Any costs associated with damage to the cruciate ligament;
- 1.3.7 Costs resulting from or related to an exclusion as specified in your schedule;
- 1.3.8 Any claim for stem cell/gene therapy, PRP, IRAP, OATS, Bone Marrow transplant or any related alternatives;
- 1.3.9 Costs for or related to cosmetic treatment, elective treatment, routine treatment or preventative treatment recommended by a vet to prevent an injury or illness for whatever reason;

This includes but is not limited to the following:

- 1. Vaccination;
- 2. Spaying;
- 3. Castration;
- 4. Cryptorchidism (retained testes);
- 5. Grooming, nail clipping;
- 6. Breeding, whelping, kitting;
- 7. Bathing;
- 8. Dematting;
- 9. Killing and controlling fleas and worms;
- 10. Spaying to prevent the re-occurrence of false pregnancy; and any claim as a result of these procedures unless specifically noted on your schedule;

Section 1: Vet Fees

- 1.3.10 Costs resulting from the consequences of not having the cosmetic treatment, elective treatment, routine treatment or preventative treatment recommended by a vet to prevent an injury or illness, as listed above;
- 1.3.11 Any dental or gum treatment, including root canal treatment, and any investigation costs leading up to a dental diagnosis;
- 1.3.12 Pet bedding and blankets;
- 1.3.13 The cost of any treatment for behavioural problems, training or therapy or for any conditions arising out of the same;
- 1.3.14 Treatment received by your pet after the end date;
- 1.3.15 The cost of any treatment if a claim has not been submitted within 90 days of the treatment;
- 1.3.16 Any costs for house calls; out-of-hours fees; hospitalisation and ambulance costs (where covered) unless the vet confirms it was necessary to prevent a life endangering condition;
- 1.3.17 Costs for cremation and disposal, including post mortem costs, coffins or caskets;
- 1.3.18 Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred;
- 1.3.19 Costs for treatment or conditions arising from your pet being overweight, except weight gain as a result of a diagnosed injury;
- 1.3.20 Costs for treatment involving unlicensed medication unless the treating vet can confirm that this has been clinically proven to treat such a condition;
- 1.3.21 The cost of any food, even if prescribed by your vet;
- 1.3.22 Any costs associated with routine or investigative laboratory tests or procedures unless the clinical signs/symptoms exist and the tests and procedures are to diagnose a specific condition;
- 1.3.23 Extra fees on external laboratory fees. We will only pay the external fee plus up to £20 for postage and packaging and interpretation;
- 1.3.24 Any charges made by your vet for a prescription charge for obtaining medication elsewhere in excess of the normal fees charged for standard prescriptions;
- 1.3.25 Any fee charged by your vet for completing the claim form;
- 1.3.26 Continuation claims unless you have paid all your premiums and your policy is in force.
- 1.3.27 The costs of putting your pet to sleep unless your vet provides written confirmation that it was essential to prevent the animal from suffering;
- 1.3.28 The excess and any co-payment applicable to this section of cover as shown on your schedule;
- 1.3.29 Costs arising from any vicious tendencies or behaviour problems shown by your pet.

Section 2: General Conditions

2.1 General Conditions

- 2.1.1 As per Section 27 of the Road Traffic Act 1988: "A person who causes or permits a dog to be on a designated road without the dog being held on a lead is guilty of an offence. It also states, in this section, "designated road" means a length of road specified by an order of the local authority in whose area the length of road is situated.
For further details see The Road Traffic Act 1988. With this in mind, a dog on a designated road must be on a collar with lead attached and under control.
- 2.1.2 When walking your pet in an area other than a designated road, you must ensure that your pet remains under your control and reasonable steps must be taken to prevent your pet escaping onto a designated road. When nearing a road, you must ensure your pet is on a lead.
- 2.1.3 You must ensure that any dog lead, collar and/or harness is in good condition and fits your pet to prevent escape. You must also ensure that any lead is used in such a way as to prevent the same slipping out of your grasp should your pet suddenly pull away from you.
- 2.1.4 You must ensure your pet cannot escape or stray from your property and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape.
When loading your pet into or out of your vehicle, you must ensure that the area is either secure or your pet is on a lead.
- 2.1.5 If any of the following change in circumstances occur you must notify AFI as soon as possible;
- Change of ownership
 - Change of address
 - Following any non-routine visit to/from a vet
 - Your pet develops behavioural problems or shows any signs of aggressive or vicious tendencies
 - You are planning on using your pet for breeding, working, pointing, field work or hunting
 - You receive a complaint against your pet
- You must notify AFI as soon as possible of any change in circumstances relevant to this policy, including change of address. Failure to notify AFI of these changes may invalidate this policy. We reserve the right to alter the terms of this policy immediately after we are notified of such changes.
- 2.1.6 During the policy year you must take care of your pet including arranging and paying for any treatment normally recommended by your vet to prevent or reduce the risk of accident or injury.
- 2.1.7 You must ensure that your pet is vaccinated against distemper, hepatitis, leptospirosis, parvovirus and kennel cough for dogs, and feline infections such as feline infectious enteritis, feline leukaemia and cat flu for cats. You must also agree to have your pet vaccinated against any other disease that a vet feels is necessary. You must keep your pet's vaccinations up to date, as recommended by your vet.

Section 2: General Conditions

- 2.1.8 You must ensure that your pet is wormed regularly and if there is a risk of contagion, to keep your pet isolated from the same.
- 2.1.9 Please note that your dog must be microchipped and the information held on record must be kept up to date as required under The Microchipping of Dogs (England) Regulations 2015.
- 2.1.10 You must notify us as soon as is practical of any incident which may give rise to a civil claim against you, whether one is forthcoming or not as failure to do so may result in us having to reduce the claim payment or not make payment at all.
- 2.1.11 We reserve the right to cancel or void this policy and to retain the premium where we believe you have deliberately or recklessly misstated, omitted or concealed a fact we consider important to the risk either when taking out a policy for the first time or renewing it.
- 2.1.12 When inviting renewal of this policy we may, at our sole discretion (and for a valid reason as we deem appropriate, taking into consideration, but not limited to your pet's age, medical and/or claims history) change the cover, benefits, premium, terms and/or conditions.
- 2.1.13 If we are unable to obtain payment from you when your policy is due for renewal or, in the case of monthly policies, your direct debit collection has been unsuccessful, we will write to you and we will endeavour to contact you. If we are still unable to obtain payment after this time then policies will be cancelled one month from the date when payment was last received.
We may be able to reinstate policies up to 28 days from the date of cancellation providing any outstanding monies are paid within this time and you confirm that no incidents have occurred that may or have given rise to a claim.
- 2.1.14 We will be entitled, at our cost, but in your name, to take legal proceedings for our benefit in respect of the cost of any claim we have, or are about to pay, that is attributable to a third party. In English Law this is called subrogation and means that an insured party (you, as the policyholder) agrees to have us, as your insurer, to recover any losses incurred or caused by a third party and we inherit the right to recover any losses from the third party responsible for the loss.
- 2.1.15 When using the professional services of a pet minder, dog walker, trainers or pet groomer or any other related service, it is your responsibility to make sure the person and/or business has the appropriate third-party liability insurance cover.
- 2.1.16 You agree to us contacting your vet, or other relevant party to assist us when reviewing a claim.

Section 3: General Exclusions

- 3.1 Any pre-existing conditions.
- 3.2 Any claims for any accident or injury occurring within 5 days of the commencement date.
- 3.3 Any costs associated with damage to the cruciate ligament.
- 3.4 Any claims arising from your pet being neutered or spayed.
- 3.5 Any claim arising as a result of any sexually transmitted disease; rabies; Aujeszky's disease; leishmaniasis/leishmaniosis; epidemic outbreaks or any 'notifiable' disease.
- 3.6 We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act on the part of any person.
- 3.7 Any claims arising as a result of Act of Parliament, by law or central or local government regulation.
- 3.8 We will only pay costs which are incurred as direct consequence of the event which led to the claim you are making under this policy.
- 3.9 Any costs involved in your pet undergoing treatment for; and/or the fitting of; prosthetic and artificial limbs including the actual cost of the prosthetics and/or artificial limbs themselves and any associated costs involved in the rehabilitation of your pet after such a procedure.
- 3.10 Any costs involved in any organ transplants or your pet being a blood donor including any loss or damage as a result of your pet undergoing organ transplants or blood donation.
- 3.11 Any costs involved in your pet under-going stem cell and/or gene therapy treatment including any loss or damage as a result of your pet undergoing such treatment.
- 3.12 Any loss as a result of an act of force or violence for religious, ideological or political reasons, war, riot, civil commotion, revolution or similar event including any act of terrorism of any kind.
- 3.13 We shall not be liable where we have not received the correct premium before the start of each policy period.
- 3.14 We shall not be liable under this policy unless you have complied with all the terms, conditions and endorsements of this policy.
- 3.15 We shall not pay any claims where your pet has been used for or in connection with a trade, profession, breeding (whether as a business or not) or where your pet has been bred for monetary gain or reward, unless we have agreed in writing to cover such use.
- 3.16 We shall not be liable for any claims of any kind which are caused by your pet straying, escaping, or attacking pets if your pet has done this before.
- 3.17 Any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
 - 3.17.1 An epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health, The Department for Health and Social Care, a chief veterinary officer, Defra and/or the World Health Organisation;
 - 3.17.2 Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
 - 3.17.3 Any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
- 3.18 Any legal liability that is insured by another policy.

Section 3: General Exclusions

3.19 Excluded Dogs

- 3.19.1 Any dogs used for trade, business or commercial purposes;
- 3.19.2 Any dogs who are used or trained for purposes other than as a domestic or household pet;
- 3.19.3 Any dogs used for breeding;
- 3.19.4 Any dogs used as gundogs, or used for or in connection with shooting, pointing, field work or for the purposes of hunting of any kind;
- 3.19.5 The following dogs, as outlined in the Dangerous Dogs Act 1991, are specifically excluded from cover under any section of this policy:
 - Pit Bull Terrier
 - Japanese Tosa / Tosa Inus
 - Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff)
 - Fila BrasileiroIncluding any "type", as defined in the Dangerous Dogs Act 1991, considered to match the description of a prohibited "type"; any breed crossed with the above; and any other breed or type deemed be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991.
- 3.19.6 In addition, please see our website www.animalfriends.co.uk/dog-insurance for a current list of types/breeds (including any breed crossed with these dogs) which are excluded from cover under any section of this policy. Alternatively, this can be discussed over the telephone by calling Customer Services on 0344 557 0300.

3.20 Excluded Cats

- 3.20.1 Any cats used for trade, business, commercial or working purposes;
- 3.20.2 Any cats used for breeding;
- 3.20.3 In addition, please see our website www.animalfriends.co.uk/cat-insurance for a current list of types/breeds (including any breed crossed with these cats) which are excluded from cover under any section of this policy. Alternatively, this can be discussed over the telephone by calling Customer Services on 0344 557 0300.

3.21 Any pet less than 4 weeks old.

3.22 If at the time of any incident which results in a claim under this policy there is another insurance covering the same injury, straying or liability we will not pay more than our proportional share.

3.23 Occurring outside of the United Kingdom.

Section 4: Cancellation Rights

- 4.1 If, once you receive your full policy documents, you are not happy you have 14 days within which you can cancel the policy. If you wish to cancel your policy this can be done by contacting us on 0344 557 0300, in writing, by email or by post to AFI's offices – details below. Upon receipt of your cancellation we shall cancel your policy and you shall receive a refund of any premium you have paid.
- 4.2 If you wish to cancel after 14 days please contact us on 0344 557 0300. You can cancel at any time and will be entitled to the return of the unexpired portion of your premium as long as no claim has been made. If you have not received an acknowledgement from AFI within 14 days, you must contact us.
- 4.3 Should a claim occur before the policy is cancelled, including where such claim would lead to the policy being terminated, a refund of any premium paid will not be due.
- 4.4 We reserve the right to cancel your policy at any time. If we do then we shall retain such premium as covers the time the policy has been in force and return any balance to you in excess of £5. We then have no further liability to you but your rights up until the cancellation date remain unaffected.
- 4.5 Should you wish to alter this policy or cancel it please contact AFI's office. This can be done by telephone on 0344 557 0300 or by writing to the postal address or email address noted below. If you have not received an acknowledgement from AFI within 14 days, you must post the details by recorded delivery.

Our postal address is:

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

Our email address is: info@animalfriends.co.uk

Section 5: Other Information

Financial Services Compensation Scheme

If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

How We Protect Your Privacy

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

- **Purpose of collection**

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

- **Disclosure**

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

Language

All communication between you and us will be conducted in English.

Opt Out

If you don't want to receive information on any of our new products or services you can tell AFI by e-mailing info@animalfriends.co.uk

Updating Your Records

If you think AFI's records are wrong or out of date, particularly your contact details, it is important that you contact AFI and they will correct them.

Policy duration

Annual policies are payable annually and run for 365 days from the commencement date shown on your schedule. AFI will advise you regarding renewal of your policy prior to expiration of the current policy period. We reserve our rights to change the terms and conditions of the policy upon renewal. Monthly policies run for, and premiums are collected each calendar month. A monthly policy will automatically renew each month until such time as you advise AFI you wish to cancel your policy. We reserve our rights to change the terms and conditions of the policy at the annual anniversary of the inception date. We require you to notify AFI should you decide not to renew your policy. During the policy period for monthly policies we may offer you upgraded benefits, alter the cover or increase premiums. You will get at least 14 days' notice of any alterations in cover or increase in premium. All premiums include Government Insurance Premium Tax at the prevailing rate.

Presentation of Information

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore, you should ensure that any information you have provided to us and the content of any application form, declaration and / or statement of fact is accurate and complete and that you have answered all questions honestly and accurately. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information. If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

You must notify us as soon as possible if there are any changes to the information provided by you. Under English law, it is an offence to make any false statements in order to obtain insurance cover.

Fraud

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

- makes a claim under the policy knowing the claim to be false or exaggerated in any way; or
- makes a statement in support of a claim knowing the statement to be false in any way; or
- makes a statement, false or otherwise, with the intention of manipulating the outcome or resolution of the claim;
- sends Us or the Administrator any documentation in support of a claim knowing the documentation to be forged or false in any way; or
- makes a claim for any loss caused by Your deliberate act or with Your agreement then We:
 - will not pay the claim;
 - will be entitled upon service of notice to declare the policy terminated;
 - will be entitled to recover from You the amount of any sums paid in respect of that claim;
 - will be entitled upon service of notice, to retain all of Your premiums;
 - may let the police know about the circumstances.

About the Insurer

Red Sands Insurance Company (Europe) Limited (“Red Sands”) is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar and is a member of the UK’s Financial Services Compensation Scheme (FSCS) and the Association of British Insurers (ABI).

Red Sands Insurance Company (Europe) Limited is registered in Gibraltar under company number 87598 and their registered office is situated at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. As the underwriter Red Sands is responsible for this policy document.

About the Administrator

Animal Friends Insurance Services Limited, Animal Friends House, No.1 The Crescent, Sun Rise Way, Amesbury, Wiltshire SP4 7QA. Tel: 0344 557 0300. Authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services register number is 307858.

If you have any questions please call our friendly customer service team on 0344 557 0300, Monday to Friday or visit our website www.animalfriends.co.uk or email us at info@animalfriends.co.uk. AFI provides administration, customer services and claims services on Red Sand’s behalf.

Section 5: Other Information

Governing Law and Courts

Both parties are entitled to choose the law applicable to this contract of insurance. We propose the law of England and Wales and in the absence of any agreement to the contrary, the relevant law of England and Wales shall apply. Any disputes shall be referred to the exclusive jurisdiction of the relevant English Courts.

Section 6. Making A Claim

On the happening of any accident giving rise to or likely to give rise to a claim under this policy, you can either download a claim form from www.animalfriends.co.uk; or contact AFI by email on claimformrequests@animalfriends.co.uk or telephone on 0344 55 70 300 and request AFI to send you a claim form.

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

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

6.1 Pre-Authorisation

If total vet fees appear likely to exceed £1,000 you must contact AFI immediately for pre-authorisation. Please note we will only pay those vet fees deemed reasonable and essential by our vet advisor.

We reserve the right to pay only up to a 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by your vet.

6.2 Conditions of Settling Claims

6.2.1 If requested by AFI, the vet attending your pet or the usual or previous vet must, at your expense, provide AFI with all the information about your pet, including its full medical history, its treatment and any other information AFI may require.

6.2.2 You and your vet will have to complete all applicable sections on one of our vet fees claim forms and submit the same to AFI before a claim can be assessed by AFI. An incomplete claim form will be returned and this will delay settlement of claims. We will not pay any fee charged by your vet for completing the claim form.

6.2.3 A fully completed claim form must be returned to us within 90 days of the date the treatment being claimed for was actually carried out. (We reserve the right to refuse the entire claim where this has not been adhered to).

Section 7. Complaints Procedure

If you are unhappy with the level of service you have received please write to the Customer Resolutions Department at AFI, Animal Friends House, No. 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire, SP4 7QA or via email to complaints@animalfriends.co.uk or by telephone on 0344 557 0300.

If you do not receive satisfaction through our internal procedures, and we have issued you with a final response letter, you can then refer your complaint to the Financial Ombudsman Service. Their address is: Exchange Tower, London, E14 9SR or they can be contacted on 0800 023 4567. Their email address is complaint.info@financial-ombudsman.org.uk.



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

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

**animal
Friends**
Pet Insurance Experts