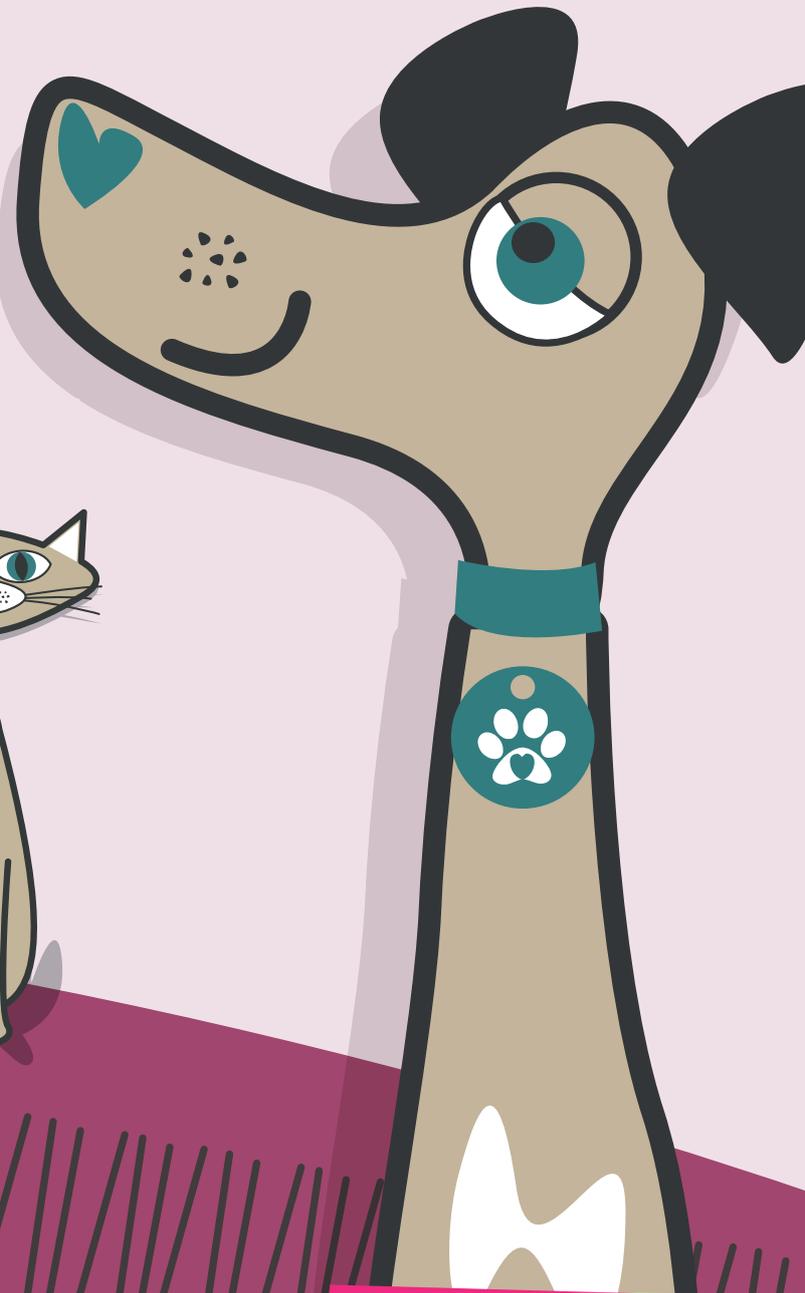
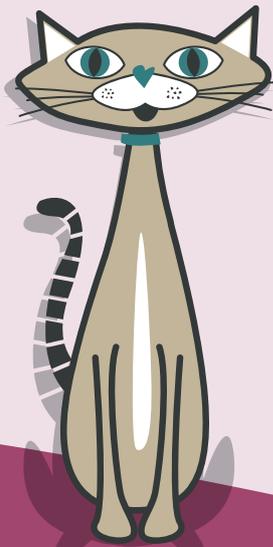


# Lifetime Pet Policies

## Your Complete Guide

Covers Assure & Assure Plus Pet Policies



**animal  
Friends**

Pet Insurance Experts

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

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

**Policy Booklet Effective Date:  
June 2020**

## **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 meets your demands and needs.

**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

## Your lifetime policy comes with access to 24 hour online veterinary care, 7 days a week, 365 days a year

We are passionate about the welfare of animals and want to make sure that our customers have access to expert veterinary advice. That's why we've partnered with Joi Pet Care who provide an app where Animal Friends' dog and cat policyholders have unlimited access to Free online Joi vet consultations.

### Who are Joi Pet Care?

Joi is an app that can help you keep your pet healthy and happy at home by providing you with access to an online vet whenever and wherever you need one. The service is delivered by a network of registered vets and vet nurses through video consultations, online nurse clinics, and so much more. If you're ever worried about your cat or dog the app, its symptom checker, and qualified team can help you identify the problem without having to take an unnecessary trip to the vets, they are available 24/7, 365 days a year helping to support your pet day or night including outside traditional vet practice hours.

### What else can I get from Joi?

The Joi app will provide you with a selection of services to help reduce stress and save money.

#### A symptom checker

By selecting your pet's symptoms, the easy to use tool can help you find out what you'll need to do next.

#### Vet video consultation

An online vet video consultation can reduce stress for pets and owners.

#### Online nurse clinics

A variety of different clinics can help you prevent future health issues and provide advice for pets, young or old.

#### Follow-ups

If you've had a vet consultation, you'll be offered a free follow-up so that Joi can make sure your pet is on the mend.

### How much is Joi to use?

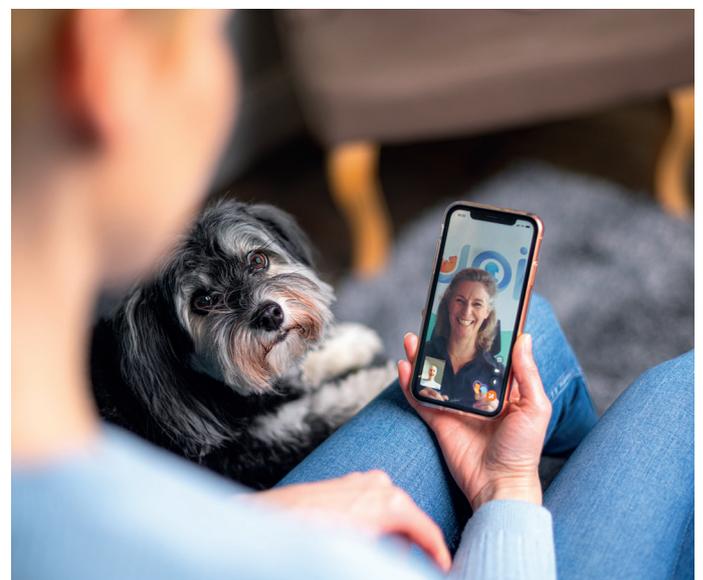
Because you have an Animal Friends cat or dog insurance policy, you'll be able to access these video consultations, and other benefits, for free.

### Who can use Joi?

You need to be 18 or older, live in the UK and have a valid email address to use Joi. Free vet consultations are available for dogs and cats that have an active Animal Friends Insurance policy only. Please note, recommended treatments from Joi may not be covered by your policy. Please ensure you check your policy details, if you are unsure whether a specific treatment would be covered please contact our claims team – call 0344 557 0300, or email [claims@animalfriends.co.uk](mailto:claims@animalfriends.co.uk)

### How do I register?

To start using Joi, search for Joi Pet Care on the App Store or in Google Play and download the app to your phone or tablet. Use the 'Animal Friends' button on the home page and follow the instructions. When you register, the details that you enter on the app must match the details we have on our records. If they don't, please call us on 0344 557 0300 to check our records are up to date. For more information and to view the Joi Terms and Conditions please visit [www.animalfriends.co.uk/joi-terms-and-conditions](http://www.animalfriends.co.uk/joi-terms-and-conditions)



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## **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 required by your pet along with additional cover. 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.

A Lifetime policy is the most comprehensive policy type we offer. These policies will look to cover costs incurred from accidents, injuries and conditions, and could cover ongoing illnesses over a number of years, as long as you keep renewing your policy. It has an annual limit which refreshes upon annual renewal. This means a long-term illness like arthritis, diabetes or prostate disease will be covered year after year as long as you keep your policy live. We will not apply any exclusions to your policy regarding illnesses, injuries or conditions that you have claimed for since taking out the policy with us; so as long as you keep renewing your lifetime policy you will continue to be covered.

If you cancel your Lifetime policy, you may find exclusions applied to any new policy you might purchase. This means you need to weigh up the ongoing advantages of a Lifetime policy against potential changes to your premium over the life of your pet.

Also, if your pet has received treatment for a particular illness or injury which appears in another part of the body at a later date, for example the other leg, ear or eye, we will treat this as the same condition. This is known as a “bilateral condition”. When applying a benefit limit or exclusion, bilateral conditions are considered as one condition.

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.

### **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](mailto: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.

# Your Policy Summary

What is Covered?	What is not Covered? Significant Exclusions or Limitations	Policy Limits* (*the excess payable is deducted from your annual limit)	Page Ref
<p><b>Vet Fees</b></p> <p><i>We will provide cover for;</i></p> <p>All reasonable costs for treatment of your pet by a vet due to accident, illness or disease up to the limit specified in your schedule.</p> <p>(NB: Cover is provided for the lifetime that your policy is in force).</p>	<ul style="list-style-type: none"> <li>Any treatment exceeding your benefit limit.</li> <li>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.</li> <li>Any accident or injury affecting the Cruciate ligament within 14 days of the commencement date.</li> <li>Any accident or injury that occurs within 5 days of the commencement date.</li> <li>Any claim which is not notified within 90 days of the treatment.</li> <li>Costs for cosmetic, elective, routine or preventative, treatments, examinations, vaccinations, spaying, castration, breeding and any claims as a result of any of these procedures.</li> <li>Losses arising as a result of your pet undergoing organ/tissue transplants.</li> <li>Any costs for out-of-hours or house visits unless the vet confirms it was necessary to prevent a life endangering condition.</li> <li>Costs arising from any vicious tendencies or behaviour problems shown by your pet.</li> <li>Any claims as a result of a notifiable disease e.g. rabies.</li> <li>The cost of any food.</li> </ul> <p><b>Assure – Dental Exclusions or Limitations</b></p> <ul style="list-style-type: none"> <li>Any dental or gum treatment including root canal treatment.</li> </ul> <p><b>Assure Plus – Dental Exclusions or Limitations</b></p> <ul style="list-style-type: none"> <li>Any dental or gum treatment unless as a direct result of an accident or injury and providing your pet had a dental examination by a vet within 12 months of the accident.</li> <li>Any root canal treatment.</li> </ul>	<p><b>Assure</b></p> <p>The benefit limit is £3,000 per year (With an inner limit of £500* for complementary medicine).</p> <p><b>Assure Plus</b></p> <p>The benefit limit is £5,000 per year (With an inner limit of £500* for complementary medicine).</p> <p><b>*Excess</b></p> <p>An excess is payable once per year.</p> <p><b>*Co-Payment</b></p> <p>A co-payment is payable for dogs aged 8 years and older and for cats aged 10 years and older.</p> <p>Please refer to your schedule for the excess and co-payments applicable on your policy.</p>	<p>p.15/16/17</p>

What is Covered?	What is not Covered? Significant Exclusions or Limitations.	Policy Limits	Page Ref
<p><b>Death, Theft or Straying</b></p> <p><i>We will provide cover for;</i></p> <p>A percentage of the market value, purchase price or the amount specified in your schedule, up to the benefit limit, if your pet dies, is lost or stolen.</p> <p>(NB: If we pay a claim for your lost or stolen pet we will cancel your policy with effect from the date we pay the claim. No refund of premium will be due).</p>	<p><b>Death</b></p> <ul style="list-style-type: none"> <li>• Death as a result of any pre-existing condition(s).</li> <li>• Death due to illness of your pet aged 8 years or older.</li> <li>• Any claim if your pet dies from any accident or injury that occurred within the first 5 days of the policy commencement date.</li> <li>• Any claim if you or your vet notices changes in your pet's health or behaviour within the first 14 days of the commencement date and your pet dies as a result.</li> <li>• Losses arising as a result of your pet undergoing organ/tissue transplants.</li> <li>• Euthanasia due to behavioural or for fiscal reasons.</li> </ul> <p><b>Theft or Straying</b></p> <ul style="list-style-type: none"> <li>• Any claim where your pet has been missing for less than 45 days.</li> <li>• If we pay a claim for theft or straying we will cancel your policy with effect from the date we pay the claim. No refund of premium will be due.</li> <li>• Theft that does not involve forcible or violent entry into a secured area.</li> <li>• 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.</li> </ul>	<p><b>Assure</b> Benefit Limit £600</p> <p><b>Assure Plus</b> Benefit Limit £1,200</p>	<p>p.17/18/19</p>
<p><b>Advertising and Reward</b></p> <p><i>We will provide cover for;</i></p> <p>The cost towards advertising and reward for your lost pet</p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Any claim if your pet goes missing within the first 14 days of the commencement date.</li> <li>• Your pet must be missing for at least 48 hours before a claim can be made.</li> <li>• The amount of the reward can be no more than purchase price paid for your pet.</li> <li>• Any claim caused by an immediate family member, relative or someone you know being responsible for the loss of your pet.</li> <li>• Any advertising costs which are not supported by original receipts.</li> <li>• Any claim for a reward by an immediate family member, relative, employee or someone you know.</li> </ul>	<p><b>Assure</b> Benefit Limit of £200</p> <p><b>Assure Plus</b> Benefit Limit of £600</p>	<p>p.20</p>

# Your Policy Summary

What is Covered?	What is not Covered? Significant Exclusions or Limitations.	Policy Limits	Page Ref
<p><b>Public Liability</b></p> <p><i>We will provide cover for;</i></p> <p>Third party death, injury or property damage as a result of an accident involving your pet where you are found legally liable.</p>	<ul style="list-style-type: none"> <li>• Costs for criminal proceedings against you.</li> <li>• If the claimant is a person who lives with you, an immediate family member or your employee.</li> <li>• Any fines, compensation or costs following your prosecution.</li> <li>• Any claim resulting from your occupation, profession or business.</li> <li>• If you are legally liable because of the contract you have entered into.</li> <li>• Relating to any incident arising from signs of, or acts of aggression by your pet where your pet has shown previous aggressive tendencies or has previously attacked, bitten or inflicted injury.</li> <li>• Claims relating to any incident in respect of third party damage, where your pet has previous history of causing third party property damage.</li> <li>• Claims arising from any vicious or aggressive tendencies or behavioural problems shown by your pet and you have not followed a behaviour modification programme.</li> <li>• Loss or damage to property as a result of your pet's interaction with other animals or worrying livestock.</li> </ul>	<p><b>Assure</b></p> <p>Benefit Limit £1.5 million*</p> <p><b>Assure Plus</b></p> <p>Benefit Limit £2 million*</p> <p><b>*Excess</b></p> <p>The excess applicable on Public Liability for Property damage is £250 per claim. This is deducted from the Benefit Limit.</p>	p.21/22
<p><b>Emergency Boarding Kennel/ Cattery Fees</b></p> <p><i>We will provide cover for;</i></p> <p>The cost of boarding your pet should you have to spend more than 4 consecutive days in hospital.</p>	<ul style="list-style-type: none"> <li>• Any amount if the boarding kennels/ cattery/pet minding business are not licenced.</li> <li>• Any hospitalisation that could reasonably be expected or foreseen at the time you took out or renewed this policy and any potentially recurring medical condition that you or your partner already have.</li> </ul>	<p><b>Assure</b></p> <p>Maximum Benefit Limit £600</p> <p><b>Assure Plus</b></p> <p>Maximum Benefit Limit £1,200</p>	p.23
<p><b>Holiday Cover</b></p> <p><i>We will provide cover for;</i></p> <p>Emergency vet treatment abroad.</p>	<ul style="list-style-type: none"> <li>• A maximum of 3 trips per policy period. No trip should exceed more than 30 days.</li> <li>• Any costs if the holiday was arranged to get treatment abroad.</li> <li>• Cover is restricted to only those countries in the UK Governments Pet Travel Scheme.</li> <li>• Those exclusions shown under the vet fees section.</li> </ul>	<p><b>Assure</b></p> <p>Maximum Benefit Limit £2,000</p> <p><b>Assure Plus</b></p> <p>Maximum Benefit Limit £2,000</p>	p. 24

What is Covered?	What is not Covered? Significant Exclusions or Limitations.	Policy Limits	Page Ref
<p><b>Holiday Cancellation</b></p> <p><i>We will provide cover for;</i></p> <p>The cancellation or curtailment of your holiday where your pet needs life-saving surgery following an accident or illness within 14 days of your holiday.</p>	<ul style="list-style-type: none"> <li>Costs for any non-life saving operations.</li> <li>Costs for any holiday booked less than 28 days before you leave.</li> <li>Any costs for anyone else that is on holiday with you.</li> </ul>	<p><b>Assure</b></p> <p>Benefit Limit £1,000</p> <p><b>Assure Plus</b></p> <p>Benefit Limit £2,000</p>	<p>p. 25</p>
<p><b>Dog Walker</b></p> <p><i>We will provide cover for;</i></p> <p>A professional dog walker in the event that you suffer injury and are hospitalised for more than 4 consecutive days and if no immediate family member can look after your dog.</p>	<ul style="list-style-type: none"> <li>Any costs from you or your partner as a result of being pregnant, giving birth or any treatment that is not as a result of any injury or illness.</li> </ul>	<p><b>Assure</b></p> <p>Benefit Limit £100</p> <p><b>Assure Plus</b></p> <p>Benefit Limit £100</p>	<p>p. 26</p>

# Frequently Asked Questions

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

(Please refer to section 12 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 14 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](http://www.animalfriends.co.uk); or contact AFI by email on [claimformrequests@animalfriends.co.uk](mailto: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](mailto: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 15 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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk).

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

(Please refer to section 13 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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 7741 4100.

### What is a Lifetime Policy?

A Lifetime policy will look to cover costs incurred from accidents, injuries and conditions, and could cover ongoing illnesses over a number of years as long as the policy remains in force. While each policy has an annual limit, this refreshes upon annual renewal and as long as the policy is continually renewed, exclusions will not be applied. This means long-term illnesses will be covered as long as you keep your policy live, even if the illness spans a number of years.

If you cancel your Lifetime policy, you may find exclusions applied to any new policy you might purchase, either with us or with another provider. This means you need to weigh up the ongoing advantages of a Lifetime policy against potential changes to your premium over the life of your pet.

### Can I claim for 'Out of hours' and do I need Pre-authorisation?

If you feel your pet requires immediate treatment please note the following exclusion (1.3.15) 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 immediately if total vet fees are likely to exceed £1,000.

### Your policy includes access to Joii Pet Care who provide telephone and online vet advice.

This service is available 24/7, 365 days a year. If you're ever worried about your cat or dog when the vet is closed, the app, it's symptom checker, qualified vets and registered vet nurses can help you identify the problem without having to worry about paying an out of hours fee. See more information on page 3.

### Are there any special conditions involved for bi-lateral conditions such as cruciate claims?

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, cruciate ligaments) 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 the first claim for vet fees each year that your policy remains active.

### How is an excess applied to a Lifetime Policy?

There is an excess to pay on the policy in the event of a claim for vet fees. The excess is deducted from the overall limit of your cover, which is £3,000 for Assure and £5,000 for Assure Plus. If, for example, you have an Assure policy with an annual limit of £3,000 and you have an excess of £99, the maximum settlement that could be made would be £2,901. Your limit refreshes annually, and the excess is applied to the first claim of each policy year. If your dog is aged 8 or over, or your cat is aged 10 or over, you will also have to pay a 20% co-payment on each claim.

Please check your policy summary to see how excesses might be applied to non-veterinary benefits.

# Frequently Asked Questions

## When does a Co-payment apply?

If your dog is aged 8 or over, or your cat is aged 10 or over, you will have to pay a 20% co-payment on each claim.

The co-payment charge is deducted from the overall vet fee limit of your cover. For example, if your first vet fee claim was for £1,000, your annual £99 excess and a 20% co-payment will be deducted from the amount that we pay you. This means that the maximum settlement for this claim would be £819.80. For your second vet fee claim of the year, there would not be an excess amount payable, but the co-payment would still be applicable.

## 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.

## 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 condition** 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 cruciate ligament damage, 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 or any manifestation of an illness having the same diagnostic classification or resulting from the same disease process 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 annual limit in addition to the excess for the first claim in your policy year. 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 the first claim of your policy year under the Vet fees benefit. It also refers to the the amount per claim under the Public Liability sections of cover and as specified on your schedule. The excess is deducted from the annual limit on the first claim made for Vet fees and from the maximum benefit for each claim under the Public Liability section of cover.

# Your Policy Wording: Definitions

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

## 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 illness 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, cruciate ligaments) 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, injury or an illness; 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, illness or condition.

# Section 1: Vet Fees

## 1.3 Exclusions

The following are excluded from cover:

- 1.3.1 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;
- 1.3.2 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;
- 1.3.3 Any accident or injury that occurs within 5 days of the commencement date;
- 1.3.4 Any illness that first shows clinical signs within 14 days of the commencement date;
- 1.3.5 Any claim for the cruciate ligament that occurs within 14 days of the commencement date;
- 1.3.6 Costs resulting from or related to an exclusion as specified in your schedule;
- 1.3.7 Any claim for stem cell/ gene therapy; PRP, IRAP, OATS, Bone Marrow transplant or any related alternatives;
- 1.3.8 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;
- 1.3.9 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;
- 1.3.10 **Assure:** Any dental or gum treatment, including root canal treatment, and any investigation costs leading up to a dental diagnosis;  
**Assure Plus:** Any dental or gum treatment unless as a direct result of an accident or injury and providing your pet had a dental examination by a vet within 12 months of the accident; including root canal treatment.
- 1.3.11 Pet bedding and blankets;
- 1.3.12 The cost of any treatment for behavioural problems, training or therapy or for any conditions arising out of the same;
- 1.3.13 Treatment received by your pet after the end date;
- 1.3.14 The cost of any treatment if a claim has not been submitted within 90 days of the treatment;
- 1.3.15 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;
- 1.3.16 Costs for cremation and disposal, including post mortem costs, coffins or caskets;
- 1.3.17 Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred;
- 1.3.18 Costs for treatment or conditions arising from your pet being overweight, except weight gain as a result of a diagnosed illness;

- 1.3.19 Costs for treatment involving unlicensed medication unless the treating vet can confirm that this has been clinically proven to treat such a condition;
- 1.3.20 The cost of any food, even if prescribed by your vet;
- 1.3.21 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;
- 1.3.22 Extra fees on external laboratory fees. We will only pay the external fee plus up to £20 for postage and packaging and interpretation;
- 1.3.23 Any charges made by your vet for a prescription charge for obtaining medication elsewhere in excess of the normal fees charged for standard prescriptions;
- 1.3.24 Any fee charged by your vet for completing the claim form;
- 1.3.25 Continuation claims unless you have paid all your premiums and your policy is in force.
- 1.3.26 The costs of putting your pet to sleep unless your vet provides written confirmation that it was essential to prevent the animal from suffering;
- 1.3.27 The excess and any co-payment applicable to this section of cover as shown on your schedule;
- 1.3.28 Costs arising from any vicious tendencies or behaviour problems shown by your pet.

## Section 2: Death of Dog or Cat from Accident or Illness

### 2.1 Cover

We will pay a percentage of the market value, the price paid or the amount specified in your schedule (whichever is the lesser) if your pet dies during the policy year or is put down for humane reasons because of injury or illness that happened or started during the policy period, taking into account the age, breed and condition of your pet and as further detailed below:

- Up to 1 year: **100%**
- From 1 year up to 3 years: **75%**
- From 3 years up to 5 years: **50%**
- From 5 years up to 8 years: **35%**
- From 8 years and over: **25%** - Injury only (See exclusion 2.3.6).

### 2.2 Specific Conditions

2.2.1 The death must occur during the same policy year as the accident or illness. You must advise AFI as soon as possible in writing of the accident or illness, but not later than 30 days after your pet is put down.

## Section 2: Death of Dog or Cat from Accident or Illness

- 2.2.2** Where a claim is made for a pedigree pet you must send us, at your cost, the originals of a recognised Breed Club registration document, Pedigree Certificate and purchase receipt. Please note that if we make a payment under this section of cover, we will stamp the registration document to confirm a claim has been paid. By accepting the payment of the claim, you agree to us marking the registration document in accordance with our terms.  
Normally the original documentation will be retained by AFI however if you would like this returned to you, please let AFI know.
- 2.2.3** You must provide us with proof of what you paid for your pet. If you are unable to provide proof of what you paid for your pet; you will receive a maximum payment of £25 for cats and £50 for dogs.
- 2.2.4** If your pet dies, you must arrange and pay for a qualified vet to certify the cause of death and, at your own expense, to conduct a post-mortem examination if we require one.

### 2.3 Exclusions

The following are excluded from cover:

- 2.3.1** Death of your pet within the first 5 days of the commencement date as a result of accident or injury.
- 2.3.2** Death of your pet within the first 14 days of the commencement date as a result of illness.
- 2.3.3** Euthanasia due to any act of any legal or legislative authority for any reason whatsoever, including any order made in respect of a 'notifiable' disease.
- 2.3.4** Euthanasia due to behavioural problems or for fiscal reasons.
- 2.3.5** Death during or after a surgical operation or general anaesthetic unless a qualified vet certifies that it was necessary because of injury or illness.
- 2.3.6** Death due to an illness of any dog or cat aged 8 years or over at the commencement date or any renewal period.
- 2.3.7** Any death resulting from breeding, pregnancy or giving birth.
- 2.3.8** Any claim if the death has been a result of preventative, routine or elective treatment/procedure. (See vets fees exclusion 1.3.8).
- 2.3.9** Any death caused by an illness/clinical signs first noticed before the commencement date or within the first 5 days of the policy commencement date.
- 2.3.10** Any claim for more than you paid for your pet.

## 3.1 Cover

We will pay a percentage of the market value, the price paid or the amount specified in your schedule (whichever is the lesser) if your pet is not found within 45 days of being lost or stolen and as further detailed below:

- Up to 1 year: 100%
- From 1 year up to 3 years: 75%
- From 3 years up to 5 years: 50%
- From 5 years up to 8 years: 35%
- From 8 years and over: 25%

## 3.2 Specific Conditions

3.2.1 Your pet must have disappeared from your address.

3.2.2 You must report the loss of your pet to at least one rescue centre in the case of a cat and in the case of a dog, a dog warden.

3.2.3 You must provide us with proof of what you paid for your pet. If you are unable to provide proof of what you paid for your pet; you will receive a maximum payment of £25 for cats and £50 for dogs.

3.2.4 If we settle a claim for theft or straying we will cancel your policy from the date we settle your claim and no refund of premium will be returnable.

3.2.5 Where a claim is made for a pedigree pet you must send us, at your cost, the originals of a recognised Breed Club registration document, Pedigree Certificate and purchase receipt. Please note that if we make a payment under this section of cover, we will stamp the registration document to confirm a claim has been paid. By accepting the payment of the claim, you agree to us marking the registration document in accordance with our terms. Normally the original documentation will be retained by AFI however if you would like this returned to you, please let AFI know.

3.2.6 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.

## 3.3 Exclusions

3.3.1 Any claim where you or the person looking after your pet has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the pet's loss would not be deemed to have been stolen i.e. abandoned deliberately.

3.3.2 Theft which does not involve forcible and violent entry to a secure area, such as a pen or your home.

3.3.3 Any claim for any loss within the first 14 days of the commencement date.

# Section 4: Advertising and Reward

## 4.1 Cover

We will pay up to the policy limit for advertising and reward costs to find your lost pet, provided that you first obtain AFI's written agreement of the reward to be offered.

## 4.2 Specific Conditions

- 4.2.1 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.
- 4.2.2 Please note that your pet must have been missing for at least 48 hours before a claim can be made.
- 4.2.3 The reward amount cannot be more than the purchase price paid for your pet.
- 4.2.4 You must provide us with documentary evidence of the costs involved for advertising.
- 4.2.5 You must provide us with written confirmation of the reward offer made with details of the beneficiary before we process payment.

## 4.3 Exclusions

- 4.3.1 Any claim where you or the person looking after your pet has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the pet's loss would not be deemed to have been stolen i.e. abandoned deliberately.
- 4.3.2 Any reward to a member of your immediate family, relative, employee, any person known to you, or to a person who was caring for your pet at the time of the incident.
- 4.3.3 Any claim for any loss within the first 14 days of the commencement date.
- 4.3.4 Any claim for more than the purchase price paid of your pet for a reward.

## 5.1 Cover

Where property is damaged or someone is killed, injured or becomes ill as a result of an incident involving your pet and you are legally responsible we shall pay up to the benefit limit in respect of:

- 5.1.1 Compensation and the claimant's costs and expenses.
- 5.1.2 The legal cost and expenses of defending a claim made against you under this section.

## 5.2 Specific Conditions

- 5.2.1 You must notify us immediately and not admit responsibility, agree to pay any claim or negotiate with any other persons following an incident.
- 5.2.2 You must provide us with any information relating to the claim we reasonably ask for, including detail of your pet's history, including medical, behaviour references and history of ownership.
- 5.2.3 You agree for us to take charge of your claim and allow us to prosecute, defend or settle the same on terms we are advised are reasonable in your name for our benefit.
- 5.2.4 You agree to help us ascertain all the circumstances of an incident leading to a claim, provide written statements and go to court if we require it.
- 5.2.5 You must notify any other insurer who has an interest in your property and provide us with their full details.
- 5.2.6 You must immediately send us any writ, summons or legal documents of whatever nature relating to a claim made against you and you must never send any replies to such documents.

## 5.3 Exclusions

This policy shall not apply to liability in respect of:

- 5.3.1 Any compensation, costs or expenses: -
  - 5.3.1.1 for defending you which we have not agreed with you beforehand and confirmed in writing;
  - 5.3.1.2 if you are legally liable because of a contract you have entered into;
  - 5.3.1.3 if the claimant is a person who lives with you, is a member of your immediate family or is employed by you;
  - 5.3.1.4 which involves your employment, profession, occupation or business;
  - 5.3.1.5 if you, a member of your immediate family or any person who lives with you, is employed by you, is responsible for or is looking after the property damaged;
  - 5.3.1.6 where you have not followed advice given to you by previous owners of your pet or by any rehoming organisation or a qualified behaviourist about your pet's behavioural traits;
  - 5.3.1.7 for an incident at your workplace or arising from your pet being at your workplace.

# Section 5: Public Liability

- 5.3.2 Any claims -
  - 5.3.2.1 if you are responsible for air, water or soil pollution unless you can prove the same took place as a direct consequence of an accident involving your pet;
  - 5.3.2.2 arising as a result of any deliberate act on your part or for any other act or omission which could reasonably have been foreseen as causing the loss, damage or injury complained of;
  - 5.3.2.3 as a result of your pet's interaction with other animals or worrying livestock;
  - 5.3.2.4 as a result of any person handling your pet without your permission or consent;
  - 5.3.2.5 relating to any incident arising from signs of, or acts of aggression by your pet where your pet has shown previous aggressive tendencies or has previously attacked, bitten or inflicted injury;
  - 5.3.2.6 relating to any incident in respect of third party property damage, where your pet has previous history of causing third party property damage;
  - 5.3.2.7 arising from any vicious or aggressive tendencies or behavioural problems shown by your pet and you have not followed a behaviour modification programme;
  - 5.3.2.8 occurring outside the United Kingdom.
- 5.3.3 Any fines, compensation and prosecution costs following your prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.
- 5.3.4 Any fines, penalties or breach of quarantine restrictions, or import or export regulations.
- 5.3.5 Any legal liability that is insured by another policy.
- 5.3.6 The first £250 of the claim which represents the excess applicable to this section of cover.
- 5.3.7 We reserve the right to remove this cover in its entirety or place restricted cover in the event that we believe that cover should be withdrawn and/or restricted. In the event we withdraw or restrict this coverage there will be no amendment to the premium charged.

## 6.1 Cover

We will pay, up to the benefit limit as noted in your schedule, for the cost of boarding your pet for the duration that you are registered as an in-patient of a hospital provided you suffer:

- 6.1.1 any bodily injury, sickness or disease and you are in hospital for longer than 4 consecutive days during a policy year; and
- 6.1.2 there is no other responsible person who can care for your pet. You must board your pet at a licensed kennel or cattery or place it in the care of a professional home carer.

## 6.2 Specific Conditions

- 6.2.1 You must provide us with original receipts from the boarding kennel or cattery identifying the name of your pet, the owner's name and address, the date your pet was cared for by the kennel or cattery and the amounts charged for each day;
- 6.2.2 You must also provide a medical certificate from the hospital you attended showing your name and address.

## 6.3 Exclusions

The following are excluded from cover:

- 6.3.1 Any claims for:
  - 6.3.1.1 any hospitalisation that could reasonably have been expected or foreseen when you took out or renewed this policy and any potentially recurring medical condition you or your partner already have;
  - 6.3.1.2 any costs resulting from you or your partner being pregnant, giving birth or any treatment that is not as a result of an injury or illness;
- 6.3.2 Any claims for:
  - 6.3.2.1 costs as a result of any hospital stay that was not on the advice of a doctor, specialist or consultant;
  - 6.3.2.2 costs as a result of nursing-home care or convalescence care that you do not receive in hospital;
  - 6.3.2.3 costs as a result of you being hospitalised for alcoholism, drug abuse, attempted suicide or self-inflicted injuries;
  - 6.3.2.4 any amount if the boarding kennels/cattery/pet minding business are not licensed.

# Section 7: Holiday Cover

## 7.1 Emergency Vet Treatment Abroad

### 7.1.1 Cover

If your pet needs emergency vet treatment as a result of an accident, injury or illness that first shows clinical signs during a holiday in the policy year, we will pay up to the benefit amount specified in your schedule towards the reasonable costs of emergency vet treatment. This cover applies to a maximum trip duration of no more than 30 days and for up to 3 trips per policy year.

## 7.2 Specific Conditions

### 7.2.1 Notification of claim cost

If total vet fees appear likely to exceed £1,000 (at the exchange rate prevailing at time of treatment) you must notify AFI immediately for pre-authorization as we may wish to obtain a second opinion from our vet advisor.

## 7.3 Exclusions

7.3.1 Any costs resulting from a holiday that started before the commencement date.

7.3.2 Any costs resulting from:

- 7.3.2.1 a pre-existing condition or any accident, injury or illness that first showed clinical signs before your holiday started; or
- 7.3.2.2 an accident, injury or illness that has the same diagnosis or clinical signs as an accident, injury, illness or clinical sign your pet had before your holiday started.

7.3.3 The cost of any food, even if prescribed by your vet.

7.3.4 Any costs if the holiday was made to get treatment abroad.

7.3.5 Any costs to take your pet's body home if it dies.

7.3.6 Costs of putting your pet to sleep, cremation and disposal, including post mortem costs, coffins or caskets.

7.3.7 We will not pay for a claim that is caused by, connected to, or results from:

- 7.3.7.1 you not complying with any part of The Pet Travel Scheme (PETS) whether imposed by the UK government, a transport company or other countries involved in The Pet Travel Scheme.
- 7.3.7.2 confiscation, detention, requisition, damage destruction or any prohibitive regulations by customs or any government officials or authorities of any country unless specifically covered by this policy.
- 7.3.7.3 travel outside of those European countries specified under The Pet Travel Scheme.
- 7.3.7.4 you not complying with any part of The Pet Travel Scheme unless specifically covered by this policy.
- 7.3.7.5 currency exchange rate differences.

## 8.1 Cover

We will pay up to the benefit amount specified in your schedule for reasonable travel and accommodation expenses incurred by you if you have to cancel or cut short your holiday because your pet needs immediate life-saving surgery while you are away or up to 14 days before you leave.

## 8.2 Specific Conditions

8.2.1 You must, at your own expense, provide us with receipts showing the dates and costs you had to pay because of cancelling or cutting short your holiday from the travel company, tour operator or other similar party.

## 8.3 Exclusions

The following are excluded from cover:

- 8.3.1 any holiday costs where the holiday was booked less than 28 days before you leave;
- 8.3.2 if your pet dies before your return travel is arranged the cost of the return journey will not be covered;
- 8.3.3 the amount you can claim back from anywhere else;
- 8.3.4 any extra costs incurred because you delayed letting the company providing your transport and accommodation know you had to cancel;
- 8.3.5 any costs for anyone else that is on holiday with you;
- 8.3.6 surgery for non-life-saving operations.

# Section 9: Dog Walker

## 9.1 Cover

We will pay up to the benefit amount specified in your schedule for the reasonable cost of paying a professional dog walker to walk your dog daily if you suffer any bodily injury, sickness or disease that requires you to go to into hospital for more than 4 consecutive days.

## 9.2 Specific Conditions

9.2.1 There must be no member of your immediate family able to look after your dog at the time.

9.2.2 We must agree to the amount to be paid to the person looking after the dog before they accept any responsibility unless emergency hospital treatment is required.

## 9.3 Exclusions

9.3.1 Any claims by you or your partner for:

9.3.1.1 any hospital treatment that was expected or probable when you started or renewed this policy; and any medical conditions you or your partner already have or which might happen again.

9.3.2 Any costs resulting from you or your partner being pregnant, giving birth or any treatment that is not as a result of an injury or illness.

9.3.3 Any claim that is not supported by proof of payment to the carer.

9.3.4 Any claim where we do not receive a medical certificate from the hospital you attended showing your name and address or dates that you were hospitalised.

9.3.5 Any costs as a result of you being hospitalised for alcoholism, drug abuse, attempted suicide or self-inflicted injuries.

## 10.1 General Conditions

- 10.1.1** 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.
- 10.1.2** 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.
- 10.1.3** 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.
- 10.1.4** 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.
- 10.1.5** 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.
- 10.1.6** 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 illness or injury.
- 10.1.7** 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.
- 10.1.8** 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.

# Section 10: General Conditions

- 10.1.9** 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.
- 10.1.10** 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.
- 10.1.11** 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.
- 10.1.12** 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.
- 10.1.13** 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.
- 10.1.14** 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.
- 10.1.15** 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.
- 10.1.16** You agree to us contacting your vet, or other relevant party to assist us when reviewing a claim.

- 11.1 Any pre-existing conditions.
- 11.2 Any claims for illness displaying clinical signs within 14 days or any accident or injury occurring within 5 days of the commencement date.
- 11.3 Any claim for the cruciate ligament within 14 days of the commencement date.
- 11.4 Any claims arising from your pet being neutered or spayed.
- 11.5 Any claim arising as a result of any sexually transmitted disease; rabies; Aujeszky's disease; leishmaniasis /leishmaniosis; epidemic outbreaks or any 'notifiable' disease.
- 11.6 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.
- 11.7 Any claims arising as a result of Act of Parliament, by law or central or local government regulation.
- 11.8 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.
- 11.9 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.
- 11.10 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.
- 11.11 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.
- 11.12 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.
- 11.13 We shall not be liable where we have not received the correct premium before the start of each policy period.
- 11.14 We shall not be liable under this policy unless you have complied with all the terms, conditions and endorsements of this policy.
- 11.15 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.
- 11.16 We shall not be liable for any claims of any kind which are caused by your pet straying, escaping, damaging property, or attacking persons or pets if your pet has done this before.
- 11.17 Any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
  - 11.17.1 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;
  - 11.17.2 Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
  - 11.17.3 Any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
- 11.18 Any legal liability that is insured by another policy.

# Section 11: General Exclusions

## 11.19 Excluded Dogs

- 11.19.1 Any dogs used for trade, business, commercial or working purposes;
- 11.19.2 Any dogs who are used or trained for purposes other than as a domestic or household pet;
- 11.19.3 Any dogs used for breeding;
- 11.19.4 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;
- 11.19.5 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.
- 11.19.6 In addition, please see our website [www.animalfriends.co.uk/dog-insurance](http://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.

## 11.20 Excluded Cats

- 11.20.1 Any cats used for trade, business, commercial or working purposes;
- 11.20.2 Any cats used for breeding;
- 11.20.3 In addition, please see our website [www.animalfriends.co.uk/cat-insurance](http://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.
- 11.21 Any pet less than 4 weeks old.
- 11.22 If at the time of any incident which results in a claim under this policy there is another insurance covering the same injury, illness, bodily injury, death, loss, theft, straying, damage, destruction, expense or liability we will not pay more than our proportional share.
- 11.23 Occurring outside the United Kingdom.

# Section 12: Cancellation Rights

- 12.1** 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.
- 12.2** 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.
- 12.3** 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.
- 12.4** 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.
- 12.5** 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](mailto:info@animalfriends.co.uk)

# Section 13: 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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto: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.

# Section 13: Other Information

- **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](mailto: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; or
- 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](http://www.animalfriends.co.uk) or email us at [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk). AFI provides administration, customer services and claims services on Red Sand’s behalf.

## 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 14: Making a Claim

On the happening of any accident, injury or illness 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](http://www.animalfriends.co.uk); or contact AFI by email on [claimformrequests@animalfriends.co.uk](mailto: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](mailto:claimform@animalfriends.co.uk).

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

## 14.1 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.

## 14.2 Conditions of Settling Claims

**14.2.1** 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.

**14.2.2** 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.

**14.2.3** A fully completed claim 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).

**14.2.4** For any claims or notification of a potential claim under the Third-Party Liability section these must be made to us immediately.

# Section 15: 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](mailto: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](mailto: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 (Financial Services Register 307858)

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Friends**  
Pet Insurance Experts