

# Policy Wording

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## Thank you for choosing us for your Pet Insurance.

You may be aware that Legal & General Insurance Limited has been bought by Liverpool Victoria General Insurance Group (LV=GI). For a transition period, Legal & General Insurance Limited has been renamed Fairmead Insurance Limited. This means the provider and underwriter of your policy is Fairmead Insurance Limited which is part of LV=GI. We look forward to welcoming you to LV=.

Your policy is made up of this booklet and your policy schedule, which will be provided when you take out your policy. The policy schedule confirms the sections of cover you have chosen. Put them somewhere safe, so that you can refer to them if you ever need to claim. Please carefully check the details in your statement of fact, this booklet and your policy schedule to make sure your cover meets your needs.

## Useful phone numbers

### General enquiries

**Customer service**

0370 060 0071

**Customer accounts department**

0370 060 0071

**Renewals department**

0370 060 0071

**Sales department**

0800 197 0881

### Making a claim

**Pet Insurance**

0370 060 0078

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## Helplines

**Vet advice line**

0800 197 0922

**Legal helpline**

0800 294 1263

**Bereavement counselling line**

0800 107 6197

**Find a pet sitter**

0800 975 4354

**Find a vet**

0800 027 5019

**Financial Services Compensation Scheme**

0800 678 1100

**Financial Conduct Authority**

0800 111 6768

**Financial Ombudsman Service (For landlines)**

0800 023 4567

**Financial Ombudsman Service (For mobiles)**

0300 123 9123

Calls may be recorded and monitored. Call charges will vary for 03 numbers.

**EASIER TO READ INFORMATION**

Please call us if you are visually impaired and would like this document in Braille, large print or audio tape or CD.

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# Policy definitions

When interpreting this policy:

- References to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa.
- Monetary references are to 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. All defined terms appear in **bold** throughout this document.

## Accident

Sudden, unforeseen, and unintended event causing **injury to your pet**.

## Age Deduction Table

The total deduction from the price paid, fixed amount or price shown in the **schedule** calculated from the following table based on age determined by the date of birth shown in the **schedule** and date of loss.

Age of pet at the date the pet dies, is euthanised, stolen or strays.	Deduction from price paid, fixed amount or amount shown in the schedule.
Up to 1 year old	Amount minus 0%
Over 1 year and up to 2 years old	Amount minus 10%
Over 2 years and up to 3 years old	Amount minus 20%
Over 3 years and up to 4 years old	Amount minus 30%
Over 4 years and up to 5 years old	Amount minus 45%
Over 5 years and up to 6 years old	Amount minus 60%
Over 6 years and up to 7 years old	Amount minus 75%
Over 7 years and up to 8 years old	Amount minus 90%
Over 8 years old	Amount minus 100%

## Associated Costs

General anaesthetic/sedation, drugs administered for a **treatment**, one day's hospitalisation fee and interpretation fees.

## Benefit Limits

The total amount payable per claim or per **condition** per each section of coverage. The maximum **benefit limit** that **we** will pay for a single **condition**, a **recurring condition** or a **chronic condition** suffered by **your pet** is the maximum **Benefit Limit** that was current in the **policy period** when the **condition** first manifested, as stated in **your schedule**. If **you** stop making premium payments to **us** then cover for any ongoing conditions will cease.

## Chronic Condition

A **condition** which, once developed, is deemed incurable or is likely to continue for the remainder of **your pet's** life.

### Clinical Signs

Changes in **your pet's** normal healthy state, its bodily functions or behaviour.

### Complementary Medicine

Physiotherapy, hydrotherapy, acupuncture, osteopathy, chiropractic, homeopathic, herbal medicines or laser **treatment** administered by a suitably qualified practitioner following a recommendation from a qualified **vet**. Laser **treatment** must be to treat a **condition** and the **treatment** must be carried out by a qualified Veterinary Surgeon. The following practitioners are considered to be suitably qualified and members of the following listed associations: Association of Chartered Physiotherapists in Animal Therapy (ACPAT), National Association of Veterinary Physiotherapists (NAVVP), The International Association of Animal Therapists (IAAT), Canine Hydrotherapy Association (CHA), The Society of Osteopaths in Animal Practice (SOAP), International Veterinary Acupuncture Society (IVAS), Association of British Veterinary Acupuncturists (ABVA) and the British Veterinary Rehabilitation and Sports Medicine Association (BVRSM). Behavioural **treatment** must be referred by **your vet** and provided by a Certified Clinical Animal Behaviourist by the Accreditation Committee of Association for the Study of Animal Behaviour (ASAB) or member of the International Association of Animal Therapists (IAAT).

### Commencement Date

The date and time when the **policy period** first starts as noted in the **schedule**.

### Condition

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.

### Continuation Claim

Any claim for on-going **treatment** for a **condition** which has already been claimed for under this policy and which can be linked back to the original claim. If two or more claims are initially assessed as separate conditions then later recognised as a continuation/recurring/or **bilateral condition** and/or claim, we will combine each related claim and consider as one **condition**. The total amounts paid for each related claim shall then be deducted from the **benefit limit** applicable. Should this result in the **benefit limit** being reached or exceeded, no further claims for that **condition** will be paid and any overpayment will be requested back and/or deducted from any future claims.

### Dentistry

**Treatment** to the teeth and gums of **your pet** which is as a direct result of an **accident** or **injury** to **your pet**.

### End Date

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

- the date **your pet** dies; or
- the expiry of the current **policy period**:
  - if **you** fail to renew this policy; and/or
  - **we** choose not to renew this policy for whatever reason; or
- the date **you** fail to pay the premium; or
- the date **you** cancel this policy; or
- the date **we** cancel this policy for whatever reason.

### Fairmead Insurance Limited

Fairmead Insurance Limited provide and underwrite this insurance policy. They are part of the Liverpool Victoria General Insurance Group.

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### Holiday

A vacation or pleasure trip including at least one overnight stay made by **you** outside the United Kingdom which commences and ends in the United Kingdom. For policyholders living in the Channel Islands or the Isle of Man, **holiday** means a vacation or pleasure trip including at least one overnight stay made by **you** outside of the Channel Islands or the Isle of Man which commences and ends in the Channel Islands or Isle of Man. Please note that for section 4 – overseas travel, the definition of a **holiday** is expanded to include **your pet** accompanying **you** on **holiday**, however, cover is restricted to travelling with **your pet** in European Union member countries which are included in the **Pet Travel Scheme (PETS)** only.

### Illness

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

### Immediate Family

**Your** parent, brother, sister, son, daughter, spouse, life partner or civil partner.

### Injury

Damage to one or more parts of **your pet's** body as a result of one **accident**.

### Journey

A **holiday** or trip to a qualifying country included in the **Pet Travel Scheme (PETS)** that starts and ends in the United Kingdom during the period of insurance.

### Pet

A dog or cat covered under this policy as named and described in **your schedule**.

### Pet Passport

An official **Pet Travel Scheme (PETS)** document provided by a **vet** who has the Governments authority to do so.

### Pet Travel Scheme (PETS)

The UK Government scheme that allows **you** to take **your pet** to certain qualifying European Union (EU) countries and to re-enter the United Kingdom without putting **your pet** into quarantine, as long as **you** have met the rules of the scheme.

### Policy Documents

**Your** policy wording, statement of fact, Insurance Product Information Document (IPID) and **schedule** which contain important information about **you**, **your pet** and **your** policy. All of these documents should be read as one.

### Policy Period

The continuous 12 months period, effective from the **commencement date**, for which **we** have agreed to provide cover and for which **you** have paid the relevant premium.

### Pre-existing Condition

Any **condition** diagnosed or undiagnosed showing signs, symptoms, manifesting or existing in any form prior to the **commencement date**; or any **illness** diagnosed or undiagnosed showing signs, symptoms, manifesting or existing in any form during the **waiting period**.

### Recurring Condition

The reappearance of a **condition**, **clinical sign** or symptom of an **illness** after a period of remission

### Schedule

The document which contains important information about **you** and **your** policy which forms part of the **policy documents**.

### Treatment

Any consultation, examination, advice, tests, x-rays, slides, ultrasound and MRI, medication, surgery or nursing care that has taken place and been provided by a veterinary practice or qualified practitioner recommended by a **vet**.

**Vet**

A veterinary surgeon registered with the Royal College of Veterinary Surgeons (RCVS).

**Veterinary Fees**

Customary, necessary and essential fees typically charged by a **vet** in the provision of **treatment**.

**Waiting Period**

A period of 14 days starting from the **commencement date** of the initial **policy period** during which an **illness** occurs or shows **clinical signs** or symptoms; this will be excluded from cover unless otherwise agreed by **us**. If **you** upgrade **your** policy from an **Accident Only** policy to any policy which includes **illness** cover, the **waiting period** will apply from the transfer date.

**We, Our, Us, Insurer**

The underwriter Fairmead Insurance Limited.  
Registered in England and Wales number 423930.  
Registered office: 57 Ladymead, Guildford,  
Surrey GU1 1DB.

**Your Vet**

The **vet** or veterinary practice **you** employ to carry out **your pet's treatment**.

**You, Your**

The person named as the policyholder on the **schedule**.

**Worrying livestock**

To chase or attack livestock (cattle, sheep, goats, pigs, horses or poultry) on agricultural land in contravention of the Dogs (Protection of livestock) Act 1953.

# Section 1

## Veterinary fees

Upgrading/Downgrading cover – If **you** transfer **your pet** to a plan with additional or higher **benefit limits**, the additional or higher **benefit limits** will not apply if the **condition** signs or symptoms started before the transfer date. If you transfer **your pet** to a plan with lower **benefit limits**, the higher **benefit limit** will no longer apply to any claims **you** are currently making.

### Bilateral Condition

Any condition affecting body parts of which **your pet** has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). When applying a **benefit limit** or exclusion, **bilateral** conditions are considered as one condition if there is evidence that **your pet** has had symptoms of the condition in the last 24 months and/or **your vet** records indicate that the conditions are related.



#### Sections of cover:

##### 1. Cover

**We** will pay the claim amount for normal and customary **veterinary fees** up to the total **benefit limit** as shown in **your schedule** for **treatment**. The **benefit limit** is applied separately to every unrelated **accident** claimed for. If you stop making premium payments to **us** then cover for any on-going conditions will cease.

For the avoidance of doubt, please note that the **benefit limit** for **complementary medicine**, special diet, CT/MRI Scans and **associated costs**, cruciate ligament damage, **dentistry** and behavioural **treatment** is not a separate limit and is therefore included within the maximum **benefit limit** amount as shown in **your schedule**.

Upgrading cover – If **you** transfer **your pet** to a plan with additional or higher **benefit limits**, the additional or higher **benefit limits** will not apply if the **condition** signs or symptoms started before the transfer date.

##### 2. Level of veterinary fees allowed

Every claim will be reviewed by an internal **pet** claims assessor and compared to charges for the same or similar **treatment** within the same geographical area to ensure that the **treatment** and **veterinary fees** are necessary, essential and not excessive.

**We** will only pay up to a maximum of 100% mark-up on the manufacturer's or wholesaler's price of veterinary medicines. This will include any dispensing fees.



#### Exclusions:

- Costs resulting from any **illness** or **accident/injury** relating to or caused by an **illness**.
- Costs in **excess** of the specified **benefit limit** as shown in **your schedule** relating to any **treatment** for cruciate ligament damage.
- Costs resulting from an **accident** or **injury** that;
  - i. is the same as or has the same diagnosis or **clinical signs** as an **accident, injury** or **clinical signs your pet** had before the **commencement date**; is caused by, relates to or results from an **accident, injury** or **clinical signs your pet** had before the **commencement date**.

**Please note if your pet first showed any clinical signs or was diagnosed with an accident, injury or illness prior to the commencement date, we will apply an exclusion to your policy in respect of this condition.**

- Costs resulting from or related to any excluded **condition** as shown in the **schedule**.
- Costs for cosmetic **treatment**, elective **treatment**, routine **treatment** or preventative **treatment** recommended by a **vet** to prevent an **injury** or **illness**. This is not limited to but includes vaccination, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, whelping, kitting, bathing, dematting, killing and controlling fleas and worms, spaying to prevent the re-occurrence of false pregnancy and any claims as a result of these procedures unless specifically noted on the **schedule**.
- Costs for any **treatment** relating to or resulting from breeding **your pet** and any complications that may occur as a result of these procedures.



**Sections of cover:****3. Cruciate Ligament Damage and CT/MRI Scans and Associated costs**

We will pay up to the **benefit limit** as shown in **your schedule** for cruciate ligament damage. This is not a separate benefit but is limited under **veterinary fees**. We will pay up to the **benefit limit** as shown in **your schedule** for CT and MRI Scans and **associated costs**.

**4. Dentistry**

We will pay up to the **benefit limit** as shown in **your schedule** for **dentistry treatment** as a direct result of an **accident** and/or **injury to your pet**. This is not a separate benefit but is limited under **veterinary fees**. The **benefit limit** is applied separately to every unrelated **accident** and/or **injury** or **condition** claimed for per **policy period**.

**5. Complementary medicine**

We will pay up to the **benefit limit** as shown in **your schedule** for **complementary medicine** which is required as a direct result of an insured incident and which meets the definition on page 5 of this booklet. This is not a separate benefit but is limited under **veterinary fees**. The **benefit limit** is applied separately to every unrelated **accident** or **injury condition** claimed for.

**Exclusions:**

- Any dental or gum **treatment** will be excluded, unless required as a direct result of an **accident** or **injury to your pet** and limited to the **benefit limit**. Please note any routine, preventative or cosmetic dental or gum **treatment**; or scaling and polishing teeth will not be covered.
- Any **illness** resulting from **dentistry treatment**.
- Any dental or gum **treatment** as a direct result of an **illness**.
- Any **treatment** received by **your pet** after the **end date**.
- The cost of any **treatment** for behavioural problems or for any conditions arising as a result of the same.
- Any costs for house calls/out-of-hours calls/non-essential hospitalisation and ambulance costs (where covered) unless a **vet** confirms that **your pet** was suffering from a life-endangering **condition** or **your vet** can confirm in writing that it was essential and not to have done so would have seriously worsened **your pet's condition**. If the out of hours visit was not essential, **we** will cover the normal consultation fees only. Please note **we** will not pay ambulance fees from **your** normal veterinary clinic to a transferred night veterinary clinic or referral clinic.
- Costs of **your pet** being euthanised except when it is to alleviate incurable and inhumane suffering and **your vet** has recommended it; always excluding the costs of **your pet** being euthanised for financial reasons or because of behavioural problems.
- Costs of cremation and disposal, including post mortem costs, coffins or caskets.
- Costs which are not supported by an original receipt or invoice itemising the **treatment** costs incurred.

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Sections of cover:



Exclusions:

(continued)

- The cost of any diet food, even if prescribed.
- 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**.
- Extra fees on external laboratory fees. **We** will only pay the external fee plus up to £20 for post, packaging and interpretation.
- Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format and any general health enhancers.
- **Continuation claims** unless **you** have paid the required premiums to keep **your** policy in force.
- Claim settlements where **you** have failed to pay the relevant premium due to **us** or **you** cancelling **your** policy. In these circumstances any eligible claim payment will be reduced by any outstanding premium due.
- The **excess** applicable to this section of cover.
- Any costs for hiring or buying a cage, basket or bedding needed for the **treatment** or general wellbeing of **your pet** and any general health enhancers.

**Sections of cover:****5. Complementary medicine** (continued)**Exclusions:**

- Any costs associated with prosthetics (artificial body parts) with the exception of costs related to replacement hip, elbow and/or knee joints.

**Vet Advice Line**

Included in your policy is unlimited access to a veterinary support and advice service if you have concerns about an insured pet's health or welfare. This is provided by a team of veterinary nurses. If you have any concerns about your pet's health or welfare, just call 0800 197 0922 and they can give advice and clear instructions on what to do next – as most issues don't require an immediate trip to the vet. The service is provided by Vetsdirect Limited and is available 24 hours a day, every day of the year.

# Section 2

## Death of pet from accident



### Sections of cover:

#### 1. Cover

If **your pet** dies or is euthanised for humane reasons because of **injury** during the **policy period** we will pay a contribution of:

- i. Where proof of purchase is available; up to the price paid or the amount shown in the **schedule** (whichever is the lesser) subject to deductions shown in the **age deduction table** according to the **pet's** age at the date the **pet** dies or is euthanised, or;
- ii. Where proof of purchase is not available; up to £75 for a cat and up to £150 for a dog (fixed amount) subject to the **age deduction table** according to the **pet's** age at the date the **pet** dies or is euthanised.



### Exclusions:

- 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.
- Euthanasia due to behavioural problems or for financial reasons.
- Death during or after a surgical operation or a general anaesthetic unless a qualified **vet** certifies that it was necessary because of **injury**.
- Death of **your pet** if aged 8 years and over at the time of death.
- Any death resulting from breeding, pregnancy or giving birth.
- Any claim if the death has been a result of preventative, routine or elective **treatment/ procedure**. See **veterinary fees**.
- Any death caused by an **illness/clinical signs** first noticed before the **commencement date** or within the first 14 days of the policy **commencement date (waiting period)**.



### Important notice

**Age of pet will be determined by the date of birth as shown on your policy schedule.**

**You must advise us within 30 days of the death of your pet.**

### Specific conditions applicable to Sections 2 – Death of pet from accident

1. If **your pet** dies, at **your own** expense please arrange for **your vet** to certify **your pet's** death.
2. Where **your vet** is unable to certify **your pet's** death; **we** will require a statement from an independent witness confirming **your pet's** death.

# Section 3

## Pet funeral/cremation



### Sections of cover:

#### 1. Cover

If **your pet** dies or is euthanised for humane reasons as a result of an **accident** during the **policy period** we will pay;

- i) Cremation or Funeral costs of up to £150 for a dog or £75 for a cat.



### Exclusions:

- Cremation costs as a result of 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.
- Cremation costs as a result of euthanasia due to behavioural problems or for financial reasons.
- Cremation costs as a result of death during or after a surgical operation or a general anaesthetic unless a qualified **vet** certifies that it was necessary because of **injury**.
- Cremation costs of **your pet** if aged 8 years and over at the time of death.
- Cremation costs as a result of death from breeding, pregnancy or giving birth.
- Cremation costs if death has been a result of preventative, routine or elective **treatment/procedure**. See **veterinary fees**.
- Cremation cost if death is caused by an **illness/clinical signs** first noticed before the **commencement date** or within the first 14 days of the policy **commencement date (waiting period)**.
- Post mortem and necropsy costs, including reports and fees.
- The cost of memorial plaques, headstones or any other memorial or commemorative signs.
- Crematorium appointment fees and out of hours costs.



### Bereavement counselling helpline

Provides an understanding, confidential and professional service enabling you to talk about the death or illness of your pet. Help and advice to address the symptoms brought about by bereavement is available 24 hours a day, 365 days a year. Telephone 0800 316 2015.

# Section 4

## Overseas travel

This cover provides **veterinary fee** cover up to the policy limit for **your pet** when you are on **holiday** in a designated **Pet Travel Scheme (PETS)** country.



### Sections of cover:

#### 1. Cover

If **your pet** needs emergency **veterinary treatment** as a result of an **accident** while you are on **holiday** with **your pet**, **we** will pay up to the maximum **benefit limit** as shown in the **schedule**. This cover applies to a maximum **holiday** duration of no more than 30 days made up of no more than **2 holidays** in total per **policy period**. Cover starts when **you** have left the UK (or Channel Islands or Isle of Man if this is **your** place of residence). Cover will cease at midnight on the 30th day of the **holiday** duration.



### Exclusions:

- Any costs resulting from a **holiday** that started before the **commencement date**.
- Any costs for **treatment** occurring outside the maximum holiday duration of 30 days.
- Any costs resulting from:
  - i. An **injury** or **illness** that first showed **clinical signs** before **your holiday** started; or;
  - ii. An **injury** or **illness** that is the same as or has the same diagnosis or **clinical signs** that **your pet** had before **your holiday** started; or;
  - iii. An **injury** or **illness** that is caused by, relates to or results from an **injury, illness** or **clinical signs your pet** had before **your holiday** started no matter where these are noticed or happen in or on **your pet's** body. **We** shall continue to provide cover under this policy where **your pet** is already receiving **treatment** for an on-going **condition** under an existing policy with **us**.
- The cost of food for **your pet**.
- Costs resulting from an **illness** that first showed **clinical signs** within the **waiting period**.
- Any costs if the **holiday** was made to get **treatment** abroad.
- Any costs to take **your pet's** body home if it dies.
- Costs of cremation and disposal, including post mortem costs, coffins or caskets.

# Section 5

## Holiday delay



### Sections of cover:

#### 1. Cover

We will pay up to the **benefit limit** as shown in **your schedule**, subject to a maximum of £75 per full 24 hours delayed, for accommodation expenses incurred by **you** if **your holiday** is delayed because **your pet** needs immediate lifesaving surgery while **you** are away. **You** must, at **your own expense**, provide **us** with receipts showing the dates and costs **you** had to pay;

- i) **You and your pet** must meet all the conditions of the **PETS** and it's **your** responsibility to check all the current rules of this scheme before travelling. **You** must have a current **pet passport** before **you** start **your holiday** and any other necessary documents needed under the **PETS**;
- ii) **Your pet** must be in good health and fit to travel at the start of **your holiday**;
- iii) **Your pet** must not work on a **holiday** (other than as a registered guide or hearing dog);
- iv) **You** must not make more than 2 **holidays** (which last no more than 30 days each) in a **policy period**;
- v) **Your pet** must not have been outside the qualifying countries included in the **PETS**, in the timeframe detailed in the rules of the **PETS** before the start of **your holiday**.
- v) **Your pet** must not have been outside the qualifying countries included in the **PETS**, in the timeframe detailed in the rules of the **PETS** before the start of **your holiday**.



### Exclusions:

- Any costs resulting from a **holiday** that started before the **commencement date**.
- Any costs resulting from an **injury** or **illness** from a **pre-existing condition**.
- Any costs resulting from an **injury** or **illness** that first showed **clinical signs** before the date **you** booked **your holiday**.
- Any claim caused by **you** failing to meet the conditions of the **PETS**. This applies to conditions set by the UK Government, a carrier or other countries involved in the scheme.
- Any claim as a result of travel outside the qualifying countries covered by the **PETS**.
- Any costs that the carrier may charge to carry out checks.
- **Your** costs in meeting the conditions of the **PETS**, unless they are specifically covered in this policy.
- Any claim as a result of a malicious act, deliberate **injury** or neglect caused by **you** or anyone travelling with **you**.
- **You** bringing **your pet** home if it dies.
- Any shortfall in payment or loss as a result of currency exchanges.



### Legal advice helpline

Lawyers are available to provide advice and explain legal issues relating to your pet in a friendly and helpful way. The Legal Advice Helpline number 0800 294 1263 is available 24 hours a day, 365 days a year. Please quote your policy number.

# Section 6

## Third party legal liability (dogs only)



### Sections of cover:

#### 1. Cover

Where property is damaged accidentally or someone is accidentally killed or accidentally injured or becomes ill as a result of an incident occurring within any member country or state of the European Union during the **policy period** involving **your** dog and for which **you** are legally responsible **we** will indemnify **you** in respect of:

- i. Compensation and the claimant's costs and expenses
- ii. The legal costs and expenses incurred with **our** written consent for defending a claim made against **you** under this section.

The maximum **we** will pay for third party legal liability is shown in **your schedule** in respect of any one occurrence or all occurrences of a series consequent on or attributable to any one original cause or source.



### Exclusions:

This section shall not apply to liability in respect of:

- Any compensation, costs or expenses:
  - i. For defending **you** which **we** have not agreed to in writing beforehand
  - ii. If **you** are legally liable because of a contract **you** have entered into;
  - iii. If the claimant is a person who lives with **you**, is a member of **your immediate family** or is employed by **you**;
  - iv. Which involves **your** employment, profession, occupation or business;
  - v. If **you**, a member of **your immediate family** or any person who lives with **you** or is employed by **you** is responsible for or is looking after the property damaged;
  - vi. Where **you** have not followed advice given to **you** by previous owners of **your** dog or by any re-homing organisation about **your** dog's behavioural traits;
  - vii. For an incident at **your** workplace;
  - viii. If **you** are insured under any other insurance policy that covers the same loss unless that cover has been exhausted.



**Sections of cover:****Exclusions:**

- Any claims:
  - i. Arising from loss or destruction of, or damage to, any property, or death of or bodily **injury** to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
  - ii. Arising as a result of any deliberate act, wilful default or neglect by **you**.
  - iii. As a result of **your dog worrying livestock**.
  - iv. As a result of any person handling **your dog** without **your** permission or consent.
  - v. The **excess** applicable to this section of cover
  - vi. The matters referred to in the what's not covered section.
  - vii. The cost of fines, penalties, punitive, exemplary, aggravated, liquidated and multiple damages.
- Any claim or other proceedings against **you** or **your immediate family** lodged or prosecuted in a court outside the United Kingdom.

**Specific conditions applicable to Section 6 – Third party legal liability (dogs only)**

1. **You** must not admit responsibility, agree to pay any claim or negotiate with any other persons following an incident.
2. **You** must provide **us** with any information relating to the claim **we** ask for including detail of **your pet's** medical and behavioural history, history of ownership and details of any other insurance policies that might contribute towards compensating the claimant.
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.
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. **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.

# General conditions applicable to this policy

1. If at the time of an event giving rise to a claim under this policy, there is any other insurance policy in **your** name which is in force and which provides cover for the same expense, loss, damage or liability then **we** will only be liable for our proportionate value of the claim, such proportion being determined by reference to the cover provided under each of the relevant policies. This General **Condition** does not apply to section 6 – third party legal liability (dogs only).
2. A dog on a public highway must be on a collar and lead under control. Reasonable steps must be taken to ensure a dog does not escape or stray and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured. If in the UK, **your** dog must have a collar that shows **your** details so **you** can be contacted if **your** dog becomes lost.
3. **You** must be the owner of **your pet** who must live with **you** at **your** home address, as detailed within **your schedule**. If **you** are no longer the owner or **your pet** stops living with **you** at **your** home address you must notify **us** immediately as this may invalidate **your** policy or reduce the level of claim payments. **You** must live in the UK, the Isle of Man, or the Channel Islands where **you** and **your pet** live permanently for at least 9 Months within the period of insurance.
4. **You** must inform **us** as soon as possible of any change in circumstances relevant to this policy, including change of address, change of ownership, if **your pet** has been used for breeding, if **your pet** has had complaints made about its behaviour or any other change relating to **your pet** concerning information **we** have previously asked for. Failure to do so may invalidate this policy or reduce the level of claim payments. **We** may alter the terms of this policy when **we** are notified of such changes.
5. During the **policy period** **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**.
6. **You** must ensure that **your pet** is vaccinated against:
  - i. For dogs: distemper, hepatitis, leptospirosis; and when entering a boarding kennel or show: parvovirus and kennel cough;
  - ii. For cats: distemper, hepatitis, leptospirosis, enteritis, leukaemia and cat flu;
  - iii. **You** must keep **your pet's** vaccinations up to date, as recommended by **your vet**. If any of the above diseases are not vaccinated against they will be excluded from the policy;
  - iv. If **you** go against **your vet's** advice for a specific vaccination the disease will be excluded from **your** policy.
7. **You** must ensure that **your pet** is wormed and flea treated regularly and if there is a risk of contagion, to keep **your pet** isolated from the same.
8. **You** must not misrepresent, misstate, omit or conceal any information, (such as current and past health of **your pet**, previous medical **treatment** or conditions, behavioural issues, previous or existing legal proceedings against **you** in respect of **your pet**, etc.) from the application for this insurance or when renewing it or claiming against it. Failure to do so may result in **us** cancelling or voiding this policy and retaining any paid premiums or reducing the level of claims payments depending on the circumstances in respect of any period of cover.
9. If **we** have made any overpayment regarding claim settlements, this will be requested back in full and/or deducted from any future claims.
10. When inviting renewal of this policy **we** may, at our sole discretion amend the premium and/or terms and conditions of **your** policy.
11. **We** may pursue in **your** name, but for our benefit and at our cost, any claims for damages or other costs.
12. Where a dispute arises due to a difference of opinion between **vets** then **we** shall appoint an independent **vet** whose decision shall be binding. The costs of the independent **vet** will be shared equally by **you** and **us**.
13. **Rights of third parties.** The parties do not intend any term of this agreement to be enforceable pursuant to the Contract (rights of third parties) Act 1999 nor any amendments to the Act or replacement legislation.

# Making a claim

## Pet Insurance 0370 060 0078

Calls may be recorded and monitored. Call charges will vary

In the event of an **accident, injury, illness**, loss, destruction or damage giving rise or likely to give rise to a claim under this policy, **you** must either:

1. Download a claim form from [https://www.legalandgeneral.com/\\_resources/pdfs/insurance/pet/general-claim-form.pdf](https://www.legalandgeneral.com/_resources/pdfs/insurance/pet/general-claim-form.pdf)
2. Contact **us** by email on [petclaims@landg.com](mailto:petclaims@landg.com).
3. Contact **us** by telephone **0370 060 0078** and request **we** send you a claim form. Full instructions of how to complete the claim form will be provided. **You** must co-operate fully and truthfully to give **us** any information they may need.
4. Write to Fairmead Insurance Limited, 3rd Floor, The Podium, Centre City House, 5 Hill Street, Birmingham B5 4US and request **we** send **you** a claim form. Full instructions of how to complete the claim form will be provided. **You** must co-operate fully and truthfully to give **us** any information **we** may need.

## Conditions of settling claims

1. If requested by **us**, the **vet** attending to **your pet** or the usual or previous **vet** must, at **your** expense, provide **us** with all information about **your pet**, including its full medical history or its **treatment** as **we** may require.
2. **You** and **your vet** will have to complete all applicable sections of **our** claim forms and submit the same to **us** before a claim can be assessed by **us**. An incomplete claim form will be returned and this will delay settlement of **your** claims. **We** will not pay any fee charged by **your vet** for completing the claim form. **Your** fully completed claim form should be returned to **us** without undue delay and in any event within 90 days of the incident occurring or **your** renewal if sooner.
3. As to section 2 – death of **pet** from **accident** and section 3 – **pet** funeral/cremation, in order for a claim to be made it is **your** responsibility to prove the price paid for **your pet**. If proof of purchase is not provided, **we** will pay up to £75 for a cat and up to £150 for a dog subject to the deductions shown in the **age deduction table**.
4. For a claim under section 2 death of **pet** from **accident** **you** must provide **us** with documentary evidence of the reward offer made and details of the beneficiary.
5. **You** must continue to pay **your** premium and renew **your** policy in order to receive payment for claims. In the event **you** fail to pay **your** premium, lapse **your** policy or cancel **your** policy, all claim payments will cease from the date the policy is either lapsed or cancelled, or from the date of default in the event of non-payment and no further monies will be due from **us**.

# What is not covered

**We** will not be liable for any claim for or involving:

- Any pre-existing conditions.
- Any claims for **illness** displaying **clinical signs** within 14 days of the **commencement date**.
- Any claims arising from **your pet** being neutered or spayed.
- Any claim arising as a result of any sexually transmitted disease, rabies, Aujesky's disease, leishmaniasis, epidemic outbreaks or any 'notifiable' disease as listed by the Department for Environment, Food & Rural Affairs (DEFRA).
- **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.
- Any claims arising as a result of Acts of Parliament, by law or central or local government regulation
- Any costs which are not incurred as a direct consequence of the event which led to the claim **you** are making under this policy.
- Any claims arising as a result of **your pet** undergoing organ transplants or any experimental surgical procedures.
- Any loss or damage to any property, or any legal liability, directly or indirectly caused by or contributed to or arising from:
  - a. Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
  - b. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- Any loss, **injury**, damage, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to:
  - a. An epidemic, pandemic or other such health warning, and declared as such by the Department of Health and Children and/or the World Health Organisation;

- b. Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
- c. Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.

If **we** allege that, by reason of this exclusion, any claim is not covered by this policy the burden of proving the contrary shall be **your** responsibility.

- Where **you** have not followed advice given to **you** by previous owners of **your pet** or by any re-homing organisation.
- Payments where **we** have not received the correct premium before the start of each **policy period**.
- Payments under this policy unless **you** have complied with all the terms, conditions and endorsements of this policy.
- **We** shall not pay any claims where **your pet** has been used in any trade, profession or business, other than show dogs, including breeding, unless **we** have agreed in writing to cover such use. Show dogs are covered subject to policy terms and conditions.
- **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 on any previous occasion.

## Excluded pets

- Any dogs used for trade, profession or business.
- Any dogs used as gundogs, used for or in connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes.
- Any dogs used for guarding, racing, coursing or beating whether for business or recreational purposes.
- Any **pets** used for breeding (any more than one accidental pregnancy would be classed as breeding). Please note there is no cover for any **injury/illness/treatment** resulting from or relating to breeding, whelping or kitting.

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- The following dogs, as outlined in the Dangerous Dogs Act 1991, and/or any dogs crossbred from these, are specifically excluded from cover under any section of this policy:

- i. Pit Bull Terrier;
- ii. Japanese Tosa/Tosa Inu;
- iii. Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff);
- iv. Fila Brasileiro.

Including 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.

- In addition, the following types/breeds and/or any dog crossbred from these are also excluded from cover under any and all sections of this policy:

African Crested Dog	Inuit Dog
American Bandogge	Irish Staffordshire Bull Terrier
American Mancon	Japanese Tosa
Argentinian Mastiff	Korean Jindo
American Pit Bull Terrier	Laika
American Staffordshire Terrier	Libyan Desert Dog
Australian Dingo	Northern Inuit Dog
Bandogge Mastiff	Perro de Presa Canarios
Boerboel	Pit Bull Mastiff
Bully Kutta	Pit Bull Terrier
Canary Dog	Presa Canarios
Canadian Inuit Dog	Racing Greyhound
Cane Corso	Sarloos Wolfhound
Cão Fila	Shar Pei
Chinese Shar Pei	Tamaskan Dog

Czechoslovakian Wolfdog	Tosa Inu
Dogo Argentino	Utonagan Dog
Dogue Brasileiro	Wolf Hybrid
Fila Brasileiro	Working Sheepdog

- Any **pet** less than 8 weeks old.
- Claim settlements where **you** have failed to pay the relevant premium due to us or you cancel **your** policy. In these circumstances any eligible claim payment will be deducted from any outstanding premium due.
- The Applicable **excess**, as shown in **your schedule**.
- Loss, damage, cost or expense of whatever nature arising directly or indirectly from an act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this General Exclusion an act of terrorism means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- Any previous and/or existing occasions where **your pet** has shown (or displayed) any adverse behavioural or aggressive characteristics which has been noted by **you**, the breeder, veterinary practice, rehoming organisation or any previous owner(s).
- Any loss or costs relating to **your pet** as a result of **worrying livestock** including but not limited to, cattle, sheep, pigs and horses.
- Any **illness** that **your pet** contracted while outside the United Kingdom that it would not normally have contracted in the United Kingdom.

# Cancellation

## Our cancellation rights

**We** may cancel **your** policy if there are serious grounds to do so such as, but not limited to, fraud, non-payment or if **you** have provided **us** with incorrect information.

Where **we** cancel **your** policy **we** will provide you 14 days' prior written notice to **your** last known address unless **we** are required to cancel earlier.

**We** will refund a proportion of the premium, calculated on a daily pro-rata basis equivalent to the period of unused cover, providing no claims have been made. If a claim has been made in the period of insurance, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums will be due from **you**.

If **we** cancel **your** policy on the grounds of fraud, cancellation may be immediate and **we** may keep any premium **you** have paid. **We** may also inform the police of the circumstances.

### Your cancellation rights:

- If **you** cancel this policy within 14 days of the start date or renewal date, or after **you** receive **your policy documents**, whichever is later, **we** will refund **you** for the period of unused cover.
- If **you** decide **you** don't want this policy after 14 days of the start date or renewal date, or after **you** receive **your policy documents**, whichever is later, and **you** have not made a claim, **we** will charge **you** for the period that **we** have provided cover to **you**.

If **you** have made a claim during the period of insurance then **you** will have to pay the full annual premium, so **you** won't receive a refund. With the exception for claims applicable to death, loss, straying or theft of **your** pet where **we** will refund **you** on a pro-rata basis.



**You** can cancel this policy at any time by calling **us** on **0370 060 0071**. We may record and monitor calls. Call charges will vary.

## Our complaints procedure

### If you have a complaint in relation to your policy or a claim:

Please contact **us** quoting **your** policy number or claim number.



**0370 060 0089** We may record and monitor calls. Call charges will vary.



Fairmead Insurance Limited, 3rd Floor,  
The Podium, Centre City House, 5 Hill Street,  
Birmingham B5 4US



**petcomplaints@landg.com**



### Online Dispute Resolution Platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) at: <http://ec.europa.eu/consumers/odr/> that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase. The ODR platform will refer **your** complaint to the Financial Ombudsman Service who will pass it on to Fairmead Insurance Limited.

### If you remain dissatisfied, you can complain to:



**0800 023 4567**  
**0300 123 9 123**



Financial Ombudsman Service,  
Exchange Tower, London E14 9SR



**complaint.info@financial-ombudsman.org.uk**

# Other information

## Disclosure

In conducting business, **we** 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.

## Updating your records

If you think **your** records are wrong or out of date, particularly **your** contact details, **you** must contact **us** immediately to correct them. **You** can do this by calling **0370 060 0071** or by emailing **petadmin@landg.com**.

## Altering your policy

Should **you** wish to alter **your** policy please contact our office. This can be done in writing by post to Fairmead Insurance Limited, 3rd Floor, The Podium, Centre City House, 5 Hill Street, Birmingham B5 4US or by email to **petadmin@landg.com** or by telephone on **0370 060 0071**. If **you** have not received an acknowledgement from **us** within 14 days, **you** must post the details by recorded delivery.

## The information you gave us

When providing information about **your pet's** health, **condition** or behaviour **we** require you to take reasonable care and answer any questions honestly and to the best of **your** knowledge as this may influence **our** decision whether or not to insure **your pet**. If **you** fail to do this **we** may be entitled to amend or cancel this policy, retaining premiums or reduce the benefits due.

## Fraud

Fraudulent information and claims inevitably result in increases on all policyholders' premiums. If **you** make a false or exaggerated claim or provide **us** with false information **we** will not pay **your** claim and **we** may void **your** policy (cancel **your** policy and not return any premiums paid to date). If **we** have already issued payments in settlement of any claim, **we** will request reimbursement of the full amount. **We** also have the right to inform the relative authorities or share this information with the Insurance Fraud Investigators Group (IFIG) or other relevant Fraud authorities.

## Policy Duration

All **our** policies are annual policies which run for 12 consecutive calendar months. Before the end of each 12 month period **we** will write to **you** to inform **you** about any changes to the premium and/or policy terms and conditions for the next 12 months. In the event of payment default, **you** have 7 days from this date to contact **us** to arrange payment. If payment is not received, **your** policy will be cancelled from the default date.

## Renewal

If **you** pay **your** premium by Direct Debit there is no need for you to take further action, **your** policy will automatically continue at the end of the 12 month period subject to policy terms and conditions. A further 12 equal monthly payments will be taken, reflecting the premiums stated within **your** renewal documentation. If **you** pay by debit or credit card **you** need to contact **us** to make payment before the renewal date.

If **you** do not wish **your** policy to renew at the end of the **policy period** you should inform **us** immediately and before the date of renewal at the latest. **You** should also cancel **your** Direct Debit or continuous credit card mandate.

At our discretion, **we** may offer to renew this policy. If **we** do, **we** will send details to **you** about any conditions and the premium for the year ahead 21 days in advance of **your** cover ending.

**You** should take reasonable care to inform **us** of any factors relating to **your pet** which have changed since the policy started or since the last renewal.

## About the Insurer

Policies are underwritten by Fairmead Insurance Limited. Registered in England No. 00423930. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB.

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number: 202050)

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This can be checked on the Financial Services Register by visiting the FCA's website at [www.fsa.gov.uk/register/firmSearchForm.do](http://www.fsa.gov.uk/register/firmSearchForm.do) or [www.fca.org.uk/register](http://www.fca.org.uk/register) which includes a register of all the firms they regulate, or by contacting them on **0800 111 6768**.

As the underwriter, **Fairmead Insurance Limited** is responsible for this policy document.

### Changes to the Policy

If there are changes to **your** policy as described in parts of general conditions applicable to this policy which alter the risk covered, **we** may either decline any insurance risk or make changes to the premium and the terms quoted.

### Governing Law and Courts

This policy booklet, **your** policy **schedule**, any applicable endorsements and amendment notices **we** issue to **you** at renewal, together all form the contract between **you** and **us**. This contract will be governed under the laws of England and Wales, and any reference **we** make to specific statutes will mean the UK statute and equivalent laws in the Channel Islands or Isle of Man.

## Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if **we** cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time.



For further information about the scheme, please visit the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or call them on **0800 678 1100**.

## Change in circumstances

**You** must inform us as soon as possible of any change in circumstances relevant to this policy, including change of address, change of ownership, if **your pet** has been used for breeding, if **your pet** has had complaints made about its behaviour or any other change relating to **your pet** concerning information **we** have previously asked for. Failure to do so may invalidate this policy or reduce the level of claim payments. **We** may alter the terms of this policy when **we** are notified of such changes.

# Notes

# Notes



[legalandgeneral.com/insurance](https://legalandgeneral.com/insurance)

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