



CoverCloud Pet Insurance - Policy Wording

Applicable for Basic; Standard and Premier Cover

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Please make sure that You read this Policy fully to ensure the cover meets Your needs.

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that the Veterinary needs of their Pet are met throughout the duration of the Policy.

This Policy wording is part of Your insurance contract. The other parts are Your Policy Schedule, the Proposal Confirmation and the email confirmation. These should be read together as one document.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of Your Policy. If You do not comply We may at Our discretion cancel the Policy or refuse to deal with Your claim or reduce the amount of any claim payment.

You, Your Policy and Renewal

- You must be a resident of the United Kingdom, the owner and keeper of the Pet and the Pet must be kept in the United Kingdom at the address You have provided.
- You must be over 18 years of age at the start of the Policy.
- If there are any significant changes to Your Policy e.g. change of address, change of name, etc., You need to notify Us immediately. Failure to do so may result in a delay of processing a claim. If this change affects Your yearly premium We will recalculate the premium from the date of notification.
- At the renewal of Your Policy We may change the amount of Your premium, Excess or Co-insurance; and/or make changes to the Policy wording or cover offered.
- At the end of the Period of Insurance Your Policy will be automatically renewed, unless You have informed Us that You do not want Your Policy to continue. We will advise You within a reasonable time prior to renewal that Your Policy will automatically renew and inform You of any changes to the Policy or premium.
- Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

Your Pet

- You must keep Your Pet vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; or against feline infectious enteritis, feline influenza and feline leukaemia in the case of cats; or as advised by Your Vet. All vaccinations must be administered under Veterinary supervision. We do not accept homeopathic nosodes as vaccinations. If Your Pet is not vaccinated, You accept that the Illness that Your Pet is normally protected against by such vaccinations/boosters will not be covered by this insurance Policy.
- You must look after Your Pet and maintain Your Pet's health to avoid any Incidents or Conditions and/or death. In addition You must arrange and pay for Your Pet to have a yearly health check, which will include a dental examination and vaccinations.
- You must also arrange for any Treatment recommended by Your Vet to be completed immediately to prevent or reduce the risk of Injury or Illness. If You do not look after Your Pet We may at Our option cancel the Policy or refuse to deal with Your claim or reduce the amount of any claim payment.
- Under The Control of Dogs Order 1992, any dog in a public place must wear a collar with the name and address of the owner engraved or written on it, or engraved on a tag. Your telephone number is optional but advisable.

GENERAL EXCLUSIONS

We will not pay for claims arising directly or indirectly from:

- Any Pet not named in the schedule.
- Any Pet less than 8 weeks or more than 8 years of age for dogs; or less than 8 weeks or more than 10 years of age for cats, at the start date of Your Policy. (Not applicable for renewed policies.)
- Any Incident outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands and the Member Countries of the PETS Travel Scheme (non EU listed countries as defined by DEFRA are excluded).
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, Terrorism, insurrection or military or usurped power.
- Ionizing 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 nuclear assembly or nuclear component of such assembly.
- Intentional slaughter, by order from any Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
- Any dog registered under The Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments or a dog crossed with any of these. In addition any dog that is an American Pit Bull Terrier; Perro de Presa Canario; wolf or wolf hybrid; or a dog crossed with any of these.
- Any Pet which has aggressive tendencies or has been trained to attack or begins to have these tendencies during the Policy Period of Insurance.
- Malicious or wilful Injury or gross negligence to the insured Pet caused by You, Your agents, employees or members of Your family.
- Medication not being recommended by a Vet.
- Post mortem examination.
- Any Pre-existing Illness or Injury; Illness Within the First 10 days or Injury Within the First 24 hours. (Not applicable for renewed policies.)
- The use of Your Pet for commercial security purposes, or for any form of racing, coursing or commercial breeding.
- Infringement of United Kingdom animal health and importation legislation.

CLAIMS CONDITIONS

General

Failure to comply with the claims conditions below may result in Us being unable to assist with Your claim.

- In the event of a possible claim under any section of this insurance You must notify Us as soon as possible and not later than 60 days after any Incident that would possibly give rise to a claim. The Claims Help Line details are as shown on Your Policy schedule (Please note that telephone calls may be monitored or recorded to assist with staff training and for quality control purpose.)
- No claims will be agreed on the telephone. A Claim Form must be fully completed and supported by all relevant and original documents and sent to Us for consideration. Incomplete claim forms may be returned to You.
- Following a claim We shall be entitled to take over and exercise any rights in Your name against any other party for Our own benefit and at Our own expense to recover any payment We have made under this Policy.
- If any liability under this Policy is also covered by another insurance Policy, We will not pay more than Our share of the cost of the claim's rateable proportion. At the time of Your claim You must inform Us of the name of the other insurance company and provide the policy number.
- If a claim is paid in error You agree to return any monies paid to You back to Us.
- All claims documentation must be in English and any translation costs must be paid by You.

Claims for Veterinary Fees

- We will not accept any claims for Treatment that has not been recommended by Your Vet. Your Vet must complete a Claim Form for all Treatment and medicines prescribed, including any imported medicines.
- If You are claiming for a medicine that You have purchased on the Internet, a Claim Form must be completed and the receipt and a copy of Your Vet's prescription must be sent to Us.
- By accepting the Policy terms You are giving Us permission to obtain information relevant to Your claim from Your Vet; any previous Vet; specialist or third party that We request. If You are charged for this You will be responsible for covering the cost.
- You are responsible for ensuring Vets/specialists are paid within their required time frame. If an additional charge is added to Your bill for late payment (or a credit charge is added to Your bill) We will not pay this charge.
- If You are a Vet You may treat Your own Pet but another Vet must countersign the Claim Form confirming the Treatment has been provided. The same applies if you are a veterinary nurse or an employee of a veterinary practice; You cannot complete Your own Claim Form.
- If You are not happy with the services You are receiving from Your Vet or Your Pet's Treatment and wish to go to another Vet for a second opinion You must tell Us before You arrange the appointment. We will only agree to a second opinion if We believe that it is in Your Pet's interest to do so based on medical grounds.
- If You belong to any form of pet health scheme with Your Vet that includes a discount or get any other form of discount this must be shown on the invoice and the discount passed onto Us.
- In the event of any disagreement between Your Vet and Us, an independent Vet mutually agreed upon by both sides will be appointed and act as arbiter and whose decision will be binding on both sides.
- If the fees You are charged are higher than fees usually charged by a general or referral veterinary practice, We reserve the right to request a second opinion from a Vet that We choose. If that Vet chooses not to agree with the fees charged We may decline Your claim or pay only the fees charged by a Vet in a similar area.

TABLE OF BENEFITS

DOG Table of Benefits

DOG - Table of Benefits				
SECTION	COVER LEVELS	BASIC	STANDARD	PREMIER
Section 1	Vets Fees - Illness or Accident	£2,000	£4,000	£7,000
	12 month/Limit per condition	per condition	per condition	per condition
Section 1 (Sub-sections*)	Complimentary medicine	£500	£750	£1,000
	Hydrotherapy sessions per injury	10	10	10
	Cruciate ligament (bilateral condition)	£1,500	£2,500	£3,000
	Dental treatment as a direct result of an accident	£2,000	£4,000	£7,000
	CT/MRI Scans and associated costs	£500	£1,000	£1,500
	Prescription Diet	£100	£200	£300
Section 2	Death from illness	£350	£500	£1,500
	Death from accident	£350	£500	£1,500
Section 3	Third party liability cover	£500,000	£500,000	£500,000
Section 4	Loss due to theft or straying	£350	£500	£1,500
Section 5	Advertising and reward	£300	£750	£1,500
Section 6	Boarding Kennel/Cattery/Daily Minding	£250	£750	£1,250
Section 7	Holiday cancellation cost	£350	£1,000	£1,750
Section 8	Overseas travel**	1 month	1 month	12 Months
Section 9	Quarantine costs	£150	£500	£1,000
Section 10	Loss of PETS Passport	£250	£250	£250
Section 11	Emergency expenses cover abroad	£150	£350	£1,000

* The limits for sub-sections are included in the overall Benefit Limit for Veterinary Fees and are subject to the same excess.

** Single trip up to 30 days

CAT Table of Benefits

CAT - Table of Benefits				
SECTION	COVER LEVELS	BASIC	STANDARD	PREMIER
Section 1	Vets Fees - Illness or Accident	£2,000	£4,000	£7,000
	12 month/Limit per condition	per condition	per condition	per condition
Section 1 (Sub-sections*)	Complimentary medicine	£500	£750	£1,000
	Hydrotherapy sessions per injury	10	10	10
	Cruciate ligament (bilateral condition)	£1,500	£2,500	£3,000
	Dental treatment as a direct result of an accident	£2,000	£4,000	£7,000
	CT/MRI Scans and associated costs	£500	£1,000	£1,500
	Prescription Diet	£100	£200	£300
Section 2	Death from illness	£350	£500	£1,500
	Death from accident	£350	£500	£1,500
Section 3	Third party liability cover	N/A	N/A	N/A
Section 4	Loss due to theft or straying	£350	£500	£1,500
Section 5	Advertising and reward	£300	£750	£1,500
Section 6	Boarding Kennel/Cattery/Daily Minding	£250	£750	£1,250
Section 7	Holiday cancellation cost	£350	£1,000	£1,750
Section 8	Overseas travel**	1 month	1 month	12 Months
Section 9	Quarantine costs	£150	£500	£1,000
Section 10	Loss of PETS Passport	£250	£250	£250
Section 11	Emergency expenses cover abroad	£150	£350	£1,000

* The limits for sub-sections are included in the overall Benefit Limit for Veterinary Fees and are subject to the same excess.

** Single trip up to 30 days

YOUR COVER

Veterinary Fees (Section 1)

What is covered?

Cover is provided for up to the Policy limit: £2000 Basic, £4000 Standard or £7000 Premier, per each specifically identifiable Condition or Accident subject to renewal of the Policy at each anniversary and premiums paid on time. Treatment in respect of any specifically identifiable Condition or Accident can continue until the original Veterinary fees limit has been reached, as described in the Policy definition of Incident within the Glossary.

Cover under this section includes the following, which form part of the overall limit per each specifically identifiable Condition or Accident for Veterinary Fees and are subject to the same Excess and Co-insurance:

- Fees for Complementary Medicine, which the Vet recommends up to the limit shown on the Table of Benefits. This includes cover for up to 10 sessions per Condition or Accident for hydrotherapy. This also includes the cost of pheromone products for a maximum of six months from the start of the recommended treatment of a behavioural problem.
- Treatment for cruciate ligament disorders up to the limit on the Table of Benefits. Please refer to Your Policy Glossary for the definition of Bilateral Disorders.
- Dental treatment as a direct result of an Accident up to the limit as shown on the Table of Benefits. CT/MRI scans and associated costs up to the limit as shown on the Table of Benefits.
- Prescription Diet food required to dissolve urinary crystals is covered up to the limit shown on the Table of Benefits.
- The cost of euthanasia in the case of humane destruction to alleviate incurable and inhumane suffering.

What is not covered?

- The Excess as shown on Your Policy schedule.
- Co-insurance (if applicable) as shown on Your Policy schedule.
- The Excess and Co-insurance are applied to each specifically identifiable Condition or Accident claimed for.
- Any Pre-existing Illness or Injury, Illness Within the First 10 days or Injury Within the First 24 hours. (This exclusion is not applicable for renewed policies.)
- Costs that exceed the limits shown on the Table of Benefits.
- Any Treatment costs incurred after the Policy has expired.
- Any costs arising from preventative and elective Treatments including any complications or secondary procedures arising from but not limited to the following:
 - routine examinations, vaccinations;
 - spaying, spaying to prevent the recurrence of false pregnancy and mammary tumours, castration, castration for the removal of retained testes;
 - claw clipping, de-matting and grooming, dew claw removal;
 - routine anal gland expression, ear plucking;
 - killing and controlling fleas and worms;
 - routine blood and urine tests (including those performed routinely prior to general anaesthesia or sedation);
 - breeding, pregnancy or giving birth.
- Dental Treatment except as a result of an Accident.
- Fees for Complementary Medicine not listed in the Glossary, including but not limited to the following:
 - matrix energy field therapy;
 - pulsed magnetic field therapy;
 - shock wave therapy;
 - myotherapy (including Galen therapy);
 - the Bowen technique;
 - Reiki massage;
 - faith healing.

- Any Complementary Medicine not carried out by either a Vet, a member of a veterinary practice or a registered qualified person affiliated with one of the Complementary Medicine organisations as shown in the Policy Glossary.
- The cost of behavioural therapy unless the behavioural problem is caused as a direct result of an insured Incident occurring during the Period of Insurance.
- The cost of training classes, and normal puppy training and socialisation.
- The cost of Your Pet's daily feeding requirements, or any claim for Prescription Diet food unless Your Vet has specifically prescribed a Prescription Diet food to dissolve urinary crystals.
- Any extra costs for Your Vet treating Your Pet outside of normal working hours unless Your Vet confirms in writing that the emergency consultation was essential to Your Pet's health, regardless of Your personal circumstances.
- The cost of non-essential hospitalisation.
- House calls, regardless of Your personal circumstances, unless Your Vet confirms in writing that moving Your Pet would endanger its life.
- Ambulance/taxi fees unless Your Pet is on a nasal/IV drip and is being transferred between a referral practice/emergency Vet and Your normal Vet. We will only pay for a maximum of one journey.
- Claims arising from Illnesses or complications arising from Illnesses that would not have occurred had Your Pet been vaccinated.
- Organ transplant and prosthetic limbs.
- Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering.
- Any charges for the disposal, cremation or burial of Your Pet.
- The cost of hiring or buying machinery or equipment, including but not limited to: cages; carts; Elizabethan collars, Buster collars, inflatable collars; surgical T-shirts; slings; harnesses, and sharps containers.
- Surgical items that can be used more than once.
- Any cost for a Vet to complete a claim form; postage and packaging; courier fees or other administration work. The cost of blood bank donations.
- The cost of Your Vet's travel expenses.
- A claim for the cost of any form of housing, or bedding needed for the treatment or general well-being of Your Pet.
- Any claim as a result of a 'notifiable' disease, e.g. Rabies, Avian influenza.

How to Claim:

- Upon commencement of Treatment You should contact Us on the Claims Help Line as shown on Your Policy schedule and report the possible claim not later than 60 days after any Incident.
- You will then be sent a Claim Form for completion by You and Your Vet. Once treatment has been completed the Claim Form should be returned along with all supporting documents as requested on the Claim Form. If Your Pet requires on-going Treatment, continuation claims can be submitted at regular intervals; please ask Us for a 'Continuation Claim Form'.
- For convenience, Your settlement can be made directly to the Vet (with their agreement) after deduction of the Excess and Co-insurance.
- We have the right to request further information either directly from Your Vet, from Your previous Vet(s) or from You to confirm the validity of the claim at Your expense.
- Please refer to the Claims conditions.

Death from Illness or Accident (Section 2)

(Cover applies in the UK only)

What is covered?

In the event Your Pet dies from Illness, Accident or due to humane destruction, We will pay the purchase price You paid up to the limit as shown on the Table of Benefits. If You cannot locate Your purchase receipt or obtain a copy, We will pay the Market Value at the time of Your Pets purchase up to the limit as shown on the Table of Benefits.

What is not covered?

- Any amount if the death of Your Pet results from a Pre-existing Accident, Illness or Injury, Illness Within the First 10 days or Injury Within the First 24 hours. (This exclusion is not applicable to renewed policies).

- Any amount if the death of Your Pet results from Illness or Accident where Your Pet has reached 8 years of age and above in the case of dogs, and 10 years of age and above in the case of cats.
- Any amount if Your Pet was put to sleep (euthanased) as a result of breeding, pregnancy, giving birth or aggression.
- Any amount if Your Pet was put to sleep (euthanased) except in the case of humane destruction to alleviate incurable and inhumane suffering.

How to Claim:

- You must notify Us as soon as possible and not later than 60 days after Your Pet's death. The Claims Help Line details are as shown on Your Policy schedule.
- You must obtain a death certificate from Your Vet at Your own expense stating the date and cause of death.
- You must provide the purchase receipt from when You bought Your Pet and if Your Pet is a pedigree, the original Pedigree Certificate.
- In the event that Your Pet is put to sleep (euthanised) You must obtain a veterinary certificate stating that this was necessary for humane reasons to terminate incurable suffering.
- Please refer to the Claims conditions.

Third Party Liability Cover (Section 3)

(Cover applies to dogs only)

What is covered?

We will pay up to the limit as shown on the Table of Benefits if You become legally liable to pay a compensation for accidental bodily injury (fatal or non-fatal) or accidental damage to property not owned by You or in the custody or control of You caused by Your dog within the Territorial limits. We will pay up to limit shown on the Table of Benefits, which includes costs and expenses agreed by Us in writing for any one claim or series of claims arising from anyone event or source or original cause.

What is not covered?

- The excess, which is £250 per Incident. The excess applies to Incidents that occur within the UK and outside of the UK but within the EU (Non EU countries as defined by DEFRA are not covered).
- Any claims arising prior to or within the first 10 days of the start date of Policy (This exclusion is not applicable to renewed policies).
- Any agreement which imposes a liability on You which You would not be under in the absence of such an agreement.
- Deliberate acts by You or members of Your Immediate Family.
- Loss or damage to property in the ownership, custody or control You or members of Your Immediate Family or household or any person employed by members of Your household.
- Accidental bodily injury to or disease contracted by You or a member of Your Immediate Family or persons permanently residing with You.
- Accidental bodily injury or disease contracted by any person who is under a contract of service or apprenticeship with You when such injury or disease arises out of and in the course of employment by You.
- Any compensation costs or expenses if You are insured under any other Liability Policy including Your household insurance unless that cover has been exhausted. At the time of Your claim You must inform Us of the name of the other insurance company and provide the policy number.
- Any claim 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.

How to Claim:

- You should immediately contact the Claims Helpline as shown on Your Policy schedule and advise Us of any possible claim. You will then be given instructions on what to do with any letter, claim, writ or summons.
- You shall not admit or accept liability, negotiate or make any payment or promise of payment without Our written consent.
- You are required to provide Us with all the information that We may reasonably require.

- We will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in the name of the insured but for Our benefit for any claim, damages or liability.

Loss due to Straying or Theft (Section 4)

(Cover applies in the UK only)

If Your Pet is lost or stolen You must make contact immediately with Your local Vet and rescue centres asking if Your Pet has been found and also make contact with the local authority i.e. the council dog warden or Police.

What is covered?

The purchase price of Your Pet up to the Policy limit: Basic £350, Standard £500 and Premier £1500, in respect of permanent loss due to Your Pet being lost or stolen and if no recovery has been made after 45 days, despite advertising and offering a reward. If You cannot locate Your purchase receipt or obtain a copy, We will pay the Market Value at the time of Your Pets purchase up to the Policy limit.

If this benefit is paid Your Policy will be terminated. If Your Pet is subsequently recovered, You will be required to reimburse the amount previously paid out to You by Us.

What is not covered?

- Any amount if Your Pet is lost or stolen within 10 days after the start of Your Policy.
- Any amount if Your Pet is stolen and You do not report the theft to the Police within 24 hours.
- Any amount if You do not report Your loss to the local Vets and authorities, rescue centres and animal welfare organisations.
- Any amount if You do not advertise Your loss.
- Any amount You may agree to pay in ransom to recover Your Pet.

How to Claim:

- You must notify Us of Your loss as soon as possible on the Claims Help Line as shown on Your Policy schedule.
- If there is no recovery of Your Pet after 45 days, You will then need to complete a Missing Pet Claim Form.
- If Your Pet has been stolen You must provide Us with the reference number the Police have provided You with.
- You need to submit the following:
 - Your Pet's vaccination certificate;
 - if Your Pet is a pedigree, the original Pedigree Certificate;
 - the purchase receipt from when You bought Your Pet;
 - copies of any adverts and posters used to advertise Your loss;
 - the fully completed Claim Form.
- Please refer to the Claims Conditions.

Advertising and reward (Section 5)

(Cover applies in the UK only)

What is covered?

If Your Pet is lost or stolen, We will reimburse You for advertising costs and for a suitable reward to be offered for recovery of Your Pet up to the Policy limit: £350 Basic, £500 Standard and £1500 Premier. The reward reimbursement forms part of the overall limit for this section.

What is not covered?

- Any amount for advertising and reward if Your Pet is lost or stolen within 10 days after the start of Your Policy.
- Any amount for advertising and reward if Your Pet is stolen and You do not report the theft to the Police within 24 hours.
- Any amount if You do not report Your loss to the local Vets and authorities, rescue centres and animal welfare organisations.
- A reward if You do not have the name and address of the person finding Your Pet.
- A reward paid to someone who lives or works with You, is employed by You or is a member of Your Immediate Family.

How to Claim:

- You must notify Us as soon as possible on the Claims Help Line number as shown on Your Policy schedule.

- You will then need to complete a Missing Pet Claim Form and submit Your receipts for the cost of any adverts and posters used to advertise Your loss together with copies of these.
- If Your Pet has been stolen You must provide Us with the reference number the Police have provided You with.
- In the case of a reward You must not pay the finder Yourself. Please provide Us with the details of the finder and We will arrange for payment to be made direct.
- Please refer to the Claims conditions on page 2.

Boarding Kennel/Cattery/Daily Minding (Section 6)

(Cover applies in the UK only)

What is covered?

We will reimburse You for boarding kennel or cattery fees up to the Policy limit: £250 Basic, £750 Standard and £1,250 Premier. This applies in any one Period of Insurance, in the event that You or a member of Your Immediate Family permanently residing with You, is hospitalised on medical advice for a period exceeding four consecutive days, or Your home is uninhabitable.

You can choose to leave Your Pet with someone who is not Your Immediate Family and We will pay £5 per day towards the costs of its care.

What is not covered?

- Fees incurred if You or any member of Your Immediate Family are hospitalised as a result of pregnancy.
- Fees incurred if You or any member of Your Immediate Family require convalescence, rehabilitation outside of a hospital or time in a nursing home.
- Fees incurred if at the time of the start of Your Policy, You were aware of any medical Condition likely to give rise to the hospitalisation of You or any member of Your Immediate Family.
- The cost of any fees if You cannot provide acceptable proof that Your home was uninhabitable.

How to Claim:

- You must notify Us as soon as possible on the Claims Help Line as shown on Your Policy schedule.
- You should obtain at Your own expense receipted bills from the boarding kennel or cattery or from the person responsible for looking after the insured Pet, detailing dates and expenses incurred.
- You must also obtain at Your own expense confirmation of the period You or Your family members were in hospital and any additional information requested by Us.
- Please include a covering letter with Your claim explaining the circumstances.
- Please refer to the Claims Conditions.

Holiday Cancellation Costs (Section 7)

What is covered?

We will reimburse You for any non-recoverable cancellation costs up to the Policy limit: £350 Basic, £1,000 Standard and £1,750 Premier, in any one Period of Insurance, in the event that, in Your Vet's opinion Your Pet requires emergency life-saving surgery whilst You are away on holiday or within seven days of Your departure and this necessitates curtailment or cancellation of Your holiday.

What is not covered?

- Non life-saving operations.
- Any Pre-existing Illnesses or Injuries.
- Holiday cancellation or curtailment costs incurred as a result of Your Pet suffering an Illness within the first 10 days or an Injury in the first 24 hours of the start of Your Policy.
- Any costs or expenditure for any holiday booked less than 28 days prior to departure.

How to Claim:

- You must notify Us as soon as possible on the Claims Help Line as shown on Your Policy schedule.
- You should obtain at Your own expense the booking invoice and cancellation invoice from Your travel agent or tour operator. This should detail the total irrevocable charges made and the date of cancellation.
- Please include a covering letter with a short explanation of why it was necessary to cancel or curtail Your holiday.
- Please refer to the Claims Conditions.

Overseas Travel (Section 8)

(All benefits under this section of cover are subject to full compliance with the PETS Travel Scheme)

VETERINARY FEES

What is covered?

We will cover Your Pet in the event that Your Pet requires Veterinary Treatment whilst temporarily located in a Member Country of the PETS Travel Scheme (Excluding non EU listed countries as defined by DEFRA). Cover under this section is for any period of time up to 30 days per trip and up to the Policy limit as shown on the Table of Benefits.

What is not covered?

- The Sterling equivalent of the Excess, as shown on Your Policy schedule.
- The Sterling equivalent of the Co-insurance (if applicable) as shown on Your Policy schedule.

The Excess and Co-insurance are applied to each specifically identifiable Condition or Accident claimed for.

- Please refer to the 'What is not covered?' under Veterinary Fees.
- Any cost if Your Pet stayed overseas longer than 30 days or if You have the Premier cover, any cost if Your Pet stayed overseas longer than 30 days per trip.

How to Claim:

- In the event that Your Pet requires Veterinary Treatment whilst temporarily located in a Member Country of the PETS Travel Scheme (Excluding non EU listed countries as defined by DEFRA), payment of any Treatment will be made by You to the Vet whilst You are there.
- Upon Your return home You should contact us immediately and report the claim to the Claims Help Line as shown on Your Policy schedule. You will then be sent a Claim Form for completion and return with all the paid Veterinary receipts.
- Settlement will then be made to You, after the deduction of the Excess, in Sterling at the current rate of exchange.
- Please refer to the Claims Conditions.

Quarantine Costs (Section 9)

What is covered?

We will pay up to the Policy limit: Basic £150, Standard £500 and Premier £1,000, per trip for:

- Quarantine kennelling costs and costs incurred in obtaining a replacement health certificate for Your Pet should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
- Quarantine kennelling costs should be compliant with the relevant regulations, should Your Pet be placed in quarantine due to Illness.
- Quarantine kennelling costs incurred as a direct result of the loss of Your Pet's PETS Passport.

What is not covered?

- Any costs incurred where it was established that the microchip was not functioning prior to departure.
- Any costs incurred where it can be established that Your Pet was suffering from an Illness prior to departure.
- Any cost if Your Pet stayed overseas longer than 30 days.

How to Claim:

- Upon Your return home You should contact Us immediately and report the claim on the Claims Help Line as shown on Your Policy schedule.
- Please send Us the receipts from the quarantine kennels and a covering letter explaining what You are claiming for.
- If You are claiming because Your Pet's microchip has failed, please provide documentary evidence that that Your Pet was micro-chipped prior to Your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that the microchip was functioning prior to departure.
- Please refer to the Claims conditions.

Loss of PET Passport (Section 10)

What is covered?

We will pay up to the Policy limit: £250 for Basic, Standard and Premier Policies, per trip for the cost of a replacement Pet Passport should the original become lost during Your trip.

What is not covered?

- Any claims where the loss of the Pet Passport was not reported to the issuing Vet within 24 hours of discovery.
- Any claims where the loss of the Pet Passport was established prior to departure.
- Any cost if Your Pet stayed overseas longer than 30 days or if You have the Premier cover, any cost if Your Pet stayed overseas longer than 30 days per trip.

How to Claim:

- Upon Your return home You should contact us immediately and report the claim on the Claims Help Line as shown on Your Policy schedule. Please send us the booking invoice or another official document showing the dates of Your journey, the invoices and receipts to show the cost involved and the Police or operator's report, if applicable.
- Please also send Us a covering letter explaining what You are claiming for, the name and address of the issuing Vet and, if applicable, the receipts from the quarantine kennels.
- Please refer to the Claims conditions on page 2.

Emergency expenses cover abroad (Section 11)

What is covered?

We will pay up to the Policy limit: Basic £150, Standard £500 and Premier £1,000, in total per trip in reimbursement for emergency expenses incurred by You. Cover is provided for:

- Additional accommodation and repatriation fees incurred by You should Your Pet require emergency Veterinary Treatment, which results in You missing Your return journey.
- Reimbursement of reasonable accommodation and transportation costs incurred by You following Your Pet becoming lost during a journey, whilst You endeavour to find Your Pet prior to Your return due date to the UK.
- Reimbursement of reasonable additional accommodation and transportation costs incurred by You, for up to four days, should Your Pet become lost or strays prior to Your return journey to the UK resulting in You remaining abroad whilst endeavouring to locate Your Pet.

What is not covered?

- Any cost if Your Pet stayed overseas longer than 30 days or if you have the Premier cover, any cost if Your Pet stayed overseas longer than 30 days per trip.
- Any cost if You have not notified the Police or relevant transport operator within 24 hours of the incident and obtained, at Your own expense, a written report.

How to Claim:

- Upon Your return home You should contact us immediately and report the claim on the Claims Help Line as shown on Your Policy schedule.
- All claims under this section of the Policy must be supported by all relevant receipts and evidence of expenditure.
- Please send us the booking invoice or another official document showing the dates of Your journey, the invoices and receipts to show the cost involved and the Police or operator's report, if applicable.
- Please also send Us a covering letter explaining what You are claiming for.
- Please refer to the Claims Conditions on page 2.

GLOSSARY

Words that have special meanings throughout this policy document are explained below and have the same meaning throughout this policy when shown in title case.

ACCIDENT: A sudden, unexpected and unintended event which happens during the Period of Insurance, which causes bodily injury or death to Your Pet.

BILATERAL DISORDER(S): Those that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments, are considered as one condition.

CANCELLATION PERIOD: The first 14 days from the start of this Policy.

COMPLEMENTARY MEDICINE: Means acupuncture, behavioural therapy, chiropractic treatment, herbal medicine, homeopathy, hydrotherapy, physiotherapy and osteopathy. All Complementary Medicine or treatment must be carried out by either a Vet; a therapist who is a Certified Clinical Animal Behaviourist (CCAB); or registered members of the following associations and organisations:

- Association of Chartered Physiotherapists in Animal Therapy (ACPAT)
- Association of Pet Behaviour Counsellors (APBC)
- Canine and Feline Behaviour Association (CFBA)
- Canine Hydrotherapy Association (CHA)
- Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)
- International Association of Animal Therapists (IAAT)
- International Vet Chiropractic Association (IVCA)
- McTimony Chiropractic Association
- National Association of Registered Canine Hydro therapists (NARCH)
- National Association of Veterinary Physiotherapists (NAVVP)

CONDITION: Means any illness or injury or any clinical signs of them.

CO-INSURANCE: Means the amount You will need to pay towards the costs of any Veterinary fees, including Complementary Medicine and Prescription Diet. The percentage You will have to pay as co-insurance is shown on Your Policy schedule. Please see an example of how to calculate the amount You will need to contribute in the event of a claim.

EXAMPLE

Total claim and invoices submitted £1500
Policy excess £80
Co-insurance 10%

Please note the co-insurance is calculated after the excess is deducted.

Calculation
£1500 (claim) - £80 (excess) = £1420
Co-insurance = 10 % of £1420 (claim less excess) = £142

Total paid to You
£1420 (claim less excess) - £142 (co-insurance) = £1278

Total paid by You
£80 (excess) + £142 (co-insurance) = £222

EXCESS: Means the amount You are required to pay as the first part of a claim made under the Policy for each Incident. The excess is shown on Your Policy schedule of insurance.

IMMEDIATE FAMILY: Your husband, wife, civil partner, life partner, parents, son, daughter living with You.

INCIDENT: A specifically identifiable Condition or Accident; recurring or on-going Conditions shall be considered as one loss. These are defined as either:

- a) clinical manifestations resulting in the same diagnosis (regardless of the number of Incidents or areas of the body affected) to which Your Pet has an on-going predisposition or susceptibility related in any way to the original claim; or,
- b) Conditions which are incurable and likely to continue for the remainder of Your Pet's life.

ILLNESS: Disease, sickness, failure, any changes to Your pet's normal healthy state or behaviour not caused by Injury, and defects and abnormalities (including those Your Pet was born with or were passed on by its parents). Bilateral disorders: those that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments, are considered as one condition.

ILLNESS IN THE FIRST 10 DAYS: Any Illness that:

- First showed clinical signs; or,
- is caused by, relates to, or results from, an Illness or clinical sign Your Pet had; or,
- has the same diagnosis or clinical signs as an Illness or clinical sign Your Pet had;

in the first 10 days after the start of Your Policy; no matter where the Illness or clinical signs appear, are noticed or happen in, or on, Your Pet's body. Please also refer to Your Policy schedule of insurance for details of any endorsements that apply to Your Policy.

INJURY: Physical damage or trauma to Your Pet that is caused by an Accident.

INJURY IN THE FIRST 24 HOURS: Any Injury that:

- happened or first showed clinical signs; or,
- is caused by, relates to, or results from, an Injury or clinical sign Your Pet had; or,
- has the same diagnosis or clinical signs as an Injury or clinical sign Your Pet had;

in the first 24 hours after the start of Your Policy; no matter where the Injury or clinical signs appear, are noticed or happen in, or on, Your Pet's body. Please also refer to Your Policy schedule of insurance for details of any endorsements that apply to Your Policy.

MARKET VALUE: This is the price of an animal of the same age, breed, pedigree and sex at the time You purchased Your Pet.

PERIOD OF INSURANCE: Means the time for which We provide cover as set out in the Policy schedule and for which We have accepted Your premium. This is normally 12 months but may be less if Your Policy is cancelled.

PET: The dog or cat specified in the Policy schedule of insurance.

PETS TRAVEL SCHEME: The Pet Travel Scheme (PETS) is the system that allows pet animals from certain countries to enter the UK without quarantine as long as they meet certain conditions. It also means that people in the UK can, having taken their pets to these countries, bring them back without the need for quarantine. (Excluding non EU listed countries as defined by DEFRA.)

POLICY: Means Your Policy wording and most recent policy schedule of insurance.

PRE-EXISTING:

Any Injury or Illness that:

- happened or first showed clinical signs; or,
- has the same diagnosis or clinical signs as an Injury, Illness or clinical sign Your Pet had; or,
- is caused by, relates to, or results from, an Injury, Illness or clinical sign Your Pet had;

before the start date of Your Policy; no matter where the Illness or clinical signs appear, are noticed or happen in, or on, Your Pet's body. Please also refer to Your Policy schedule of insurance for details of any endorsements that apply to Your Policy.

PRESCRIPTION DIET: A scientifically formulated pet food for a Vet to prescribe to assist with the treatment of a specific Illness or Injury.

TERRORISM: Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(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.

TREATMENT: This must be provided by a Veterinary practice and includes consultations, examinations and advice; diagnostic tests, X-rays; surgical procedures; drugs and medication prescribed; nursing; and hospitalisation.

UNATTENDED: This means any occasion when Your Pet is left alone or where You are not in a position to control its behaviour.

VET/VETERINARY:

a) For Treatment received in the United Kingdom this must be a fully qualified veterinary practitioner who works in veterinary practice and is currently registered with the Royal College of Veterinary Surgeons, or a member of the veterinary practice when acting under the direction of the fully qualified veterinary practitioner.

b) For Treatment received outside the United Kingdom this must be a fully qualified veterinary practitioner registered in the country that the Treatment was received in.

WE/US/OUR: Cranbrook Underwriting on behalf of QIC Europe Limited, (reference number: B087514C0DD5001), No. 7, 4th floor, Block C, 179, Marina Street, Pieta PTA 9042, Malta authorised and regulated by the Malta Financial Services Authority number C67694.

YOU/YOUR: The person named in the Policy schedule and the owner of Your Pet.

CANCELLATION

Statutory cancellation rights

You may cancel this Policy within 14 days from the start of this Policy (New policy) or from the renewal date by calling us (please refer to Your Policy schedule for details), during the Cancellation Period.

Cancellation by You

You may cancel this Policy at any time by calling us with the details shown on Your Policy schedule during the Period of Insurance You have been on cover.

- a. If You had no claims and paid Your premium in full We will retain an amount of premium in monthly proportion to the time You have been on cover and return the balance to You.
- b. If You had no claims and You are paying Your premium monthly We will not collect any further monthly payments and Your cover will end after the last day covered by Your previous payment.

FOR EXAMPLE:

- Your premium is collected on 1st January.
- You send a cancellation request on 20th January.
- Your cover would continue until the 30th January, when Your cover would end and no further premiums would be taken.

If another premium is taken e.g. You notify Us of intent to cancel in the Period of Insurance but We cannot stop a further Direct Debit being taken, We will refund this premium.

- c. However if You have incurred eligible claims (except any eligible claims where Your Pet has died or is lost or stolen) We will not be able to return Your premium if You have paid in full, or You will either have to continue with the instalment payments until the Policy renewal date or we may, at Our discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation by Us

We reserve the right to cancel this Policy.

- a. Immediately on written notice in the event of non-payment of the premium or default if You are paying monthly. Cover will end from the start of Your Policy if no payment was made or Your cover will end after the last day covered by Your previous payment. (Please refer to the example shown under Cancellation by You).
- b. At any time giving fourteen days notice by recorded delivery letter to Your last known address for reasons other than non-payment of premium.
 - If You had no claims and paid Your premium in full We will retain an amount of premium in monthly proportion to the time You have been on cover and return the balance to You.
 - If You had no claims and You are paying Your premium monthly We will not take any further monthly payments and Your cover will end after the last day covered by Your previous payment.

TERRITORIAL LIMITS

Your Pet is covered whilst in the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands. In accordance with the European Economic Community regulations this insurance also extends to cover Your Pet under the PETS Travel Scheme whilst temporarily located in any member country of the PETS Travel Scheme (Excluding non EU listed countries as defined by DEFRA), but only for a maximum stay of the period mentioned in Your Policy schedule.

FRAUD

You must not act in a fraudulent manner. If You or anyone acting for You make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect or make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any loss or damage caused by Your willful act or with Your involvement.

Then:

- We shall not pay the claim.
- We shall not pay any other claim, which has been or will be made under the Policy.
- We may at Our discretion declare the Policy void.
- We shall be entitled to recover from You the amount of any claim already paid under the Policy since the last renewal date.
- We shall not make any return of the premium.
- We have the right to inform the police and other appropriate authorities or share this information with the Insurance Fraud Investigators Group (IFIG) or other Fraud authorities.

LAW APPLIABLE

English law applies to this insurance contract.

COMPLAINTS PROCEDURE

We are committed to giving You a first class service at all times and will make every effort to meet the high standards We have set. If You feel We have not attained the standard of service You would expect or You are dissatisfied in any other way, then this is the procedure that You should follow:

Stage One - Initiating Your Complaint

You should first contact us at CoverCloudPet Insurance by calling the following telephone number: 03332 205528 also shown on Your Policy schedule. We will confirm to You the receipt of Your complaint within five working days and do Our best to resolve the problem within four weeks. If We cannot We will let You know when an answer may be expected. We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if You are not satisfied, You can take the issue further

Please quote Your Policy reference number in all communications.

If Your complaint is in relation to Veterinary Fee Indemnity plus associated risks cover please write to:

Cranbrook Underwriting Limited
148 Leadenhall Street
London EC3V 4QT

Or call: 0203 713 2103

QIC Europe Limited is committed to provide You with the highest level of service however if You are not satisfied with Our services please refer the matter to Our Complaints Officer at:-

QIC Europe Limited
No. 7, 4th Floor, Block C,
179, Marina Street,
Pieta PTA 9042
Malta

Tel: 00356-21227278
Email: Andrew.Ross@qic.com.qa

Your complaints will be acknowledged by the Complaints Officer and a response will be sent to you within a maximum time period of ten working days.

In the event that Your complaint remains unresolved, You may also write to the Consumer Complaints Manager at the Malta Financial Services Authority.

Malta Financial Services Authority
Notabile Road
BKR3000
Attard
MALTA

Telephone: 00356 2144 1155
Fax: 00356 2144 1188

This will not prejudice any rights You may have at law including any right to institute legal proceedings. Nothing herein shall prejudice or restrict any rights of recourse or complaint which may exist to an Ombudsman or another Regulator or other mechanism for addressing customer complaints.

Stage Two - Financial Ombudsman Service (FOS)

If We have given You a final response and You remain dissatisfied You may refer Your case to the Financial Ombudsman Service.

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square

Tel: 0300 123 9123
Fax: 020 7964 1001

Please note that you have six months from the date of the final response in which to refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service will only consider complaints after We have issued a final response. Following this procedure will not affect Your legal rights.

Please quote Your Policy number in any communication.

HOW TO CONTACT US

Please refer to Your Policy schedule for information.

You can call us: 03332 205528

Postal Address:
FREEPOST PETADMIN



Useful Links:

- **PETS TRAVEL SCHEME** - Telephone 0845 933 5577
- **CANINE HYDROTHERAPY ASSOCIATION** website: www.canine-hydrotherapy.org
- **THE NATIONAL ASSOCIATION OF REGISTERED CANINE HYDROTHERAPISTS** website: www.narch.org.uk
- **THE ASSOCIATION OF PET BEHAVIOUR COUNCELLORS** website www.apbc.org.uk
- **GOVERNMENT LEGISLATION** website: www.legislation.gov.uk/ukpga/1991/65/contents