

Your pet insurance policy booklet



churchill™

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Welcome to Churchill

Dear Customer

Thank you for insuring your pet with us.

We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble-free as possible.

This policy booklet provides all the details you need to know about your insurance policy. Please read this with your schedule.

Plain English Campaign has approved our wording to make sure that it is easy to follow because we want you to know exactly what you are buying.

Remember, you get some great benefits with Churchill pet insurance, including:

- cover for vet fees up to £3,000 for every new condition;

- unlimited use of four helplines, including a 24-hour 'Find a vet' line if you're away from home in an emergency;
- up to £3,000 for holiday cancellation if your pet needs life-saving surgery; and
- the cost of advertising and offering a reward for missing pets, up to £1,000.

We hope that you will continue to insure with us for many years to come.

We wish you much happiness with your pet.

Your policy

As long as you keep to the conditions of the insurance, we agree to insure you for the cover shown in your schedule and this policy of insurance, for any period for which you have paid and we have accepted the premium. Cover applies only within the territorial limits.

We have issued the insurance based on the information that was provided by you or on your behalf. You must remember to tell us if this information is incorrect or if it changes.

These policy conditions are part of your insurance contract; along with your schedule. Please read your schedule and these policy conditions to make sure you know exactly what your insurance covers.

Check all the policy details and your cover carefully. If you think there is a mistake or you need to make changes, you should notify us immediately.

Important information

Your right to cancel

If this cover does not meet your needs, please return all your documents within 14 days of receiving them to Churchill Pet Insurance, Lumbry Park, Selborne Road, Alton, Hampshire GU34 3HF. We will return any premium paid in full as long as no claims have been made on the policy during that time.

How to complain

Please call us on **0800 032 9462** or write to:

Churchill Pet Insurance
Lumbry Park
Selborne Road
Alton
Hampshire
GU34 3HF

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). Their address is:

South Quay Plaza
183 Marsh Wall
London
E14 9SR
phone **0845 080 1800**

You can visit the FOS website at **www.fos.org.uk**

Details about our regulator

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority. The Financial Services website (**www.fsa.gov.uk/register**) includes a register of all regulated firms. Or you can contact the Financial Services Authority on **0845 606 1234**.

Registration number 202727.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.

Statement of demands and needs

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs.

Your information

Who we are

You are giving your information to Churchill Insurance Company Limited. Churchill Insurance Company Limited are members of The Royal Bank of Scotland Group (The Group). In this Information statement 'we' 'us' and 'our' refers to Churchill Insurance Company Limited unless otherwise stated.

For information about our group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

where we have your permission; or where we are required or permitted to do so by law; or to fraud prevention agencies and other companies that provide a service to us or you; or where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

Dealing with other people

If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt; checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

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Automatic renewals

Our automatic renewal service means that we will automatically renew your policy from the annual renewal date. We will keep your payment details securely on our files so that we can continue to collect your premium from the annual renewal date. If you pay for your cover every month, the policy will automatically continue and we will continue to take payments every month unless you tell us to stop. If you pay for your premium yearly we will continue to collect your premium from the annual renewal date. Each year we will write to you before the anniversary of your policy to tell you about any changes to the premium or policy terms.

Monitoring and recording calls

We may monitor and record phone calls to improve our service and to prevent and detect fraud.

*This section of the wording has not been approved by the Plain English Campaign. This is the wording that by contract we have to use.

The Plain English Campaign Crystal Mark does not apply to the data protection notice.

Summary of limits

Use this chart to see at a glance how much cover your policy provides.

Cover	Where to find out more	Limits	Excess
Vet fees	Page 10	£3,000 for each condition for 12 months from the start of the condition. This includes £1,000 towards complementary treatment.	As shown in your schedule. (For pets aged seven or older, you must pay the standard excess plus 20% of every claim.)
Third-party liability (dogs only)	Page 12	£1 million	£100
Death from an accident	Page 13	Purchase price up to £500	Nil
Death from an illness	Page 13	Purchase price up to £500	Nil
Advertising and reward	Page 13	£1,000	Nil
Theft and straying	Page 14	Purchase price up to £500	Nil
Boarding kennel fees	Page 14	£750	Nil
Holiday cancellation costs	Page 14	£3,000	Nil
Overseas travel	Page 15	Extension of vet fees while temporarily in Eire, or any member country of the government PET Scheme.	As shown in your schedule. (For pets aged seven or older, you must pay the standard excess plus 20% of every claim.)

Definitions

Wherever the following words or expressions appear in your policy or schedule, they will have the meaning given here unless we say different.

Coinsurance amount The percentage amount of every claim which you must pay, for each separate condition, as shown on your schedule. We work this out after taking off the excess.

Company (we, us, our) Churchill Company Limited and its agents.

Complementary treatment Acupuncture, aromatherapy and homoeopathy treatment carried out directly by a vet, and physiotherapy, osteopathy, hydrotherapy and chiropratic treatment recommended by and carried out under the direction of a vet.

Condition Any injury, illness, disease or any symptoms or signs of injury, illness or disease, including related problems, no matter where these are noticed or happen in or on your pet.

Excess The first part of every claim which you must pay, for each separate condition, as shown on the schedule.

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

Period of cover If you pay your premium yearly the period of cover will be 12 calendar months. The first period of cover will begin on the start date of the insurance. Any further period of cover will begin on the anniversary of the start date. If you pay for your cover every month, the period of cover will be one month for which you have paid the agreed premium.

Pet The dog or cat named in the schedule.

Pet Travel Scheme (PETS) The government scheme that allows you to take your pet to certain countries and re-enter the territorial limits without your pet having to go into quarantine, as long as you have met the rules of the scheme.

Pre-existing condition Any condition or symptoms, or signs of injury, illness or disease, that happen or exist in any form before the start of this insurance.

Recurring conditions A condition that may come back or that the pet is prone to, no matter how many times the condition comes back or how many areas of the body are affected.

Territorial limits United Kingdom, Northern Ireland, the Isle of Man and the Channel Islands.

Treatment Any necessary examinations, consultations, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing and hospitalisation or care provided by a vet during a period of cover.

Twelve month period A period continuing for 12 calendar months beginning on the start date of the insurance. A new twelve month period will start from each anniversary date of the insurance and continue for 12 successive calendar months.

Underwriter, underwritten The company providing the insurance cover under this policy.

Vet A qualified veterinary surgeon currently registered to practise in the territorial limits.

Vet fees Reasonable and necessary fees charged by a vet to treat a condition.

You, your The person shown on the schedule who is responsible for the pet.

Your family Your husband, wife, partner, children, parents or other relatives who normally live with you.

General conditions

The following conditions apply to the whole of the policy.

- 1 Throughout the period of cover, you must take care of your pet and arrange and pay for your pet to have any treatment normally recommended by a vet to prevent illness or injury.
- 2 You must arrange for your pet to be kept vaccinated against the following.
Dogs: distemper, hepatitis, leptospirosis and parvovirus,
Cats: feline infectious enteritis, feline leukaemia and cat flu.
If you do not keep your pet vaccinated, we will not pay any claims that result from any illness it must be vaccinated against.
- 3 The insured pet must be free from any injury, illness or physical disability at the start date of this insurance (except as declared by you and accepted by us).
- 4 Wherever possible, you must contact us before any costs for which you may wish to claim arise.
- 5 You must take proper care of your pet at all times and pay to have any normal treatment recommended by a vet to prevent illness or injury.
- 6 You agree that your current or any previous vet may give us information or records about any insured pet. If the vet makes a charge for this, you must pay the charge.
- 7 We may give information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet.
- 8 If we ask you to take your pet to a vet of our choice, you must do so.
- 9 If there is any disagreement between your vet and our vet, an independent vet who you and we agree to will make the final decision, which you and we must keep to.

General conditions continued

- 10** You agree and confirm that you are the sole owner of the insured pet.
- 11** If travelling abroad with your pet, you must meet all the conditions of the PETS Travel Scheme. You must have a current pet passport before you start your journey, and any other necessary documents needed under the PETS Travel Scheme. The PETS helpline number is shown on the back cover.
- 12** If you or anyone acting on your behalf makes a false, fraudulent or exaggerated claim, or any claim involving your dishonesty, we will reject your claim. This policy will end and we will not make any further payments or refund the premium.
- 13** If you fail to keep to the conditions of this insurance, all cover may be invalid from the start date of the policy.
- 14** When you claim, you agree to give us any information we may reasonably ask for. You must provide and pay for all the documents we may need. This includes vet certificates and records, and details of any other relevant insurance that may apply.
- 15** We may cancel this insurance by sending at least seven days' notice in writing to the address shown in the schedule. You may cancel this insurance by writing to us. A refund of your premium may be allowed if there have been no claims.
- 16** If this policy does not suit your needs and you do not need cover, return the policy wording and your schedule to us within 14 days of receiving them and we will refund your premium. We will refund your premium paid in full as long as no claims have been made during that time.
- 17** If you have any legal rights against another person in relation to your claim, we may take over and use your rights in your name against any other person for our own benefit and take legal action against them in your name at our expense. You must give us all the help you can and provide any documents we ask for.
- 18** Your pet is only covered under this policy if you pay the premium. If you pay a monthly premium and you miss a payment, you must pay the full amount you owe by the next due payment date. If we do not receive your payment within this time, your insurance cover will stop immediately. If you pay a monthly premium and you make a claim, we will take off any outstanding premium you owe for the period of cover for that claim.
- 19** If, when you claim, there is any other insurance under which you are entitled to payment, you must tell us the name and address of the insurance company and the number of the policy you hold with them. We will not make any payment for any claim that results from an incident covered by other insurance.
- 20** We may change any details relating to your policy and premium on each anniversary date of the start date of your insurance policy. For dogs aged nine and over, or cats aged 11 or over, we will extend cover at terms to be agreed.
- 21** It is your responsibility to check the accuracy of all information provided on or with a claim form by a vet or anyone else.
- 22** Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we both agree otherwise.
- 23** You may cancel this policy at any time by contacting us.

General exclusions

The following exclusions apply to the whole policy.

We will not pay for the following

- 1** Any claims for a pet not named in the schedule.
- 2** Any claims for a pet under the age of eight weeks.
- 3** Any claims under the 'Death from illness' section for dogs aged nine or older and cats aged 11 or older.
- 4** Any claims under any section of cover where you have not paid the premium .
- 5** Any claim for or in connection with any illness or disease arising during the first 10 days of the first period of cover. This exclusion does not apply to renewed policies.
- 6** Any claims in connection with or arising from any pre-existing condition or illness, unless previously agreed by us in writing.
- 7** Any claim as a result of a condition that a routine vaccination is available for, unless treatment is needed because the vaccine has not worked. A routine vaccination is any that your vet recommends your pet should have.
- 8** Any claim that is in any way linked to vicious tendencies or behavioural problems your pet showed signs of before cover started.
- 9** Any claim as a result of terrorism, war, invasion or riots.
- 10** Any claim following the animal being killed by order of any government, local authority or authorised person, or is destroyed or injured by someone acting with the legal powers to do so.
- 11** Any dog that is listed under the United Kingdom Dangerous Dogs Act 1991 or the Dogs (Northern Ireland) Order 1983, as may be amended from time to time.
- 12** Malicious or deliberate injury or gross negligence to your pet caused by you, your agents or members of your family.
- 13** Any medication, unless prescribed by a vet.
- 14** Any claims arising from your pet worrying livestock.
- 15** Any claims arising from the use of any pet for commercial or security purposes, or racing.
- 16** Any loss where United Kingdom animal health or import laws have been broken.
- 17** Any claim caused by or in any way related to a condition that is excluded either on your policy schedule or in a separate endorsement letter.
- 18** Any costs that we do not consider reasonable or necessary.
- 19** Any pet that is sold or where you temporarily or permanently give up any financial interest in the pet.
- 20** Any claim as a result of diseases that should be reported to an authority such as, but not limited to rabies.
- 21** Any shortfall in payment or loss caused by currency changes, exchange-rate changes, or currency or exchange charges or more than the maximum amounts shown in each section including VAT where this is payable.

Vet fees cover

We will pay all reasonable charges made for treatment carried out by a vet, under the following conditions

- 1** The most we will pay for each condition is £3,000, including up to £1,000 towards complementary treatments for each condition. Our maximum payments will include VAT where this is due.
- 2** Each condition is only covered for 12 months immediately following the first date of treatment.
- 3** We will not pay more than the maximum limit or limits that applied when the condition first started, subject to cover still being in force.
- 4** If two or more claims are first believed to be separate conditions but we later consider them to be a recurring condition or related condition, we will add up the amounts we have paid for all these claims and not make any more payments during the life of your pet once we have paid up to the limits described above.
- 5** You must provide written notice of all accidents, illness or disease to us within 60 days of them happening.

Extending the territorial limits

We will extend vet fees to cover your pet while temporarily in Eire, or in any member country of the PETS Travel Scheme, as long as you have followed all the conditions of the scheme's rules.

The maximum period of stay covered outside the territorial limits during any twelve month period is 60 days.

Exclusions

We will not pay for the following

- 1** For any treatment or complementary treatments your pet receives during a period of cover if we have not received the agreed premium for that period of cover.
- 2** The excess or coinsurance amount of every claim, for each separate condition, as shown in your schedule. If your pet is aged seven or older, you will have to pay 20% of every claim. We work this out after taking off the standard excess.
- 3** Vet fees for or in connection with:
 - a** any preventative or non-essential treatment, tests or diagnostic procedures, prescribed general health supplements or routine examinations and treatment including but not limited to routine vaccinations, grooming, treatment of infestations or parasites, spaying or castration or for any treatment in connection with pregnancy or giving birth, or any event arising out of these procedures;
 - b** behavioural problems and training or therapy, or any condition arising as a result of behavioural problems;
 - c** the cost of routine or investigative tests, unless these are to diagnose a condition due to specific or existing symptoms or clinical signs;
 - d** any referral, second opinion or specialist treatment or fees, unless we have specifically agreed to it;

- e** hospitalisation or house calls (or both), unless the vet confirms in writing that to move the pet would put it in serious danger;
- f** any extra charges for treating your pet outside usual surgery hours, unless the vet confirms that an emergency appointment is necessary;
- g** the cost of bathing, grooming or de-matting your pet;
- h** dental treatment other than where necessary following external damage or, if the pet is more than 18 weeks old to remove first teeth;
- i** any claim for any form of special diet, housing or bedding needed for the treatment or general wellbeing of your pet;
- j** any charges for putting your pet to sleep, and cremating or burying your pet.

Third party liability cover (applies to dogs only)

This cover only applies if you (or any member of your family permanently living with you, or to any person whom you have asked to look after your pet) are not already covered under any other liability insurance or household insurance, or unless the cover provided by another insurance has been used up.

We will pay all amounts you (or any member of your family permanently living with you, or any person whom you have asked to look after your pet) become legally liable to pay as compensation, for accidental bodily injury or accidental damage to property caused by the insured pet that happens within the territorial limits during the period of cover.

We will also pay any extra costs or expenses you have to pay, but only if we have agreed to them in writing beforehand.

Whether you pay your premium annually or monthly, the most we will pay in total is £1 million in any twelve month period.

Exclusions

We will not pay for the following

- 1 The first £100 of compensation or legal proceedings for any claim.
- 2 Any liability under any agreement or contract, unless you would have been liable anyway.
- 3 Deliberate acts by you, members of your family or anyone who you asked to look after your pet.
- 4 Loss or damage to property belonging to or in the custody or control of you and your family, any person employed by you, members of your household or people whom you have asked to look after your pet.
- 5 Accidental bodily injury to you, a member of your family, people permanently living with you or people whom you have asked to look after your pet.
- 6 Accidental bodily injury to any person who is under a contract of service, or employment or apprenticeship with you when the injury or disease arises out of and in the course of employment by you.
- 7 Any compensation, costs or expenses if you, any member of your family, any person living with you, working with you or working for you is either responsible for or is looking after the property that is damaged.
- 8 Any compensation, costs or expenses that result from your profession, business or employment.
- 9 Any claim arising outside the territorial limits.
- 10 Any compensation, costs or expenses if we have not agreed to these before they arose.

Death from accident

We will pay you the purchase price, up to £500, if your pet dies as a result of an accident, or as a result of being put to sleep following an accident (but only if confirmed in writing by a vet as necessary to prevent suffering).

Death from illness

We will pay you the purchase price, up to £500, if your pet dies from an illness or a disease, or as a result of being put to sleep (but only if confirmed in writing by a vet as necessary to prevent the pet from suffering) because of an illness or a disease.

Advertising and reward

If your pet is lost or stolen, we will refund you for the costs of local advertising and for a suitable reward to be offered for recovery of the pet. This includes the cost of bringing your pet back to your home address.

Whether you pay your premium annually or monthly, the most we will pay in total is £1,000 in any twelve month period.

Exclusions

We will not pay for the following

- 1 More than you have paid for your pet.

Exclusions

We will not pay for the following

- 1 Any claims for dogs aged nine years and older or for cats aged 11 years and older.
- 2 More than you have paid for your pet.

Exclusions

We will not pay for the following

- 1 Any reward claimed by a member of your family or anyone living with you.

Theft and straying

We will pay you the purchase price, up to £500, if your pet is lost or stolen and has not been found after 45 days.

Boarding kennel fees

We will refund you for boarding kennel or cattery fees if you, or a member of your family who permanently lives with you, goes into hospital on medical advice due to an accidental injury or illness for more than four days.

Whether you pay your premium annually or monthly, the most we will pay in total is £750 in any twelve month period.

Holiday cancellation costs

We will refund you any cancellation costs you cannot get back from anywhere else if, in your vet's opinion, your pet needs emergency life-saving surgery within seven days of your scheduled departure for your holiday or while you are away, and you must cancel or cut short your holiday.

Whether you pay your premium annually or monthly, the most we will pay in total is £3,000 in any twelve month period.

Exclusions

We will not pay for the following

- 1 More than you paid for your pet.
- 2 Any payment until more than 45 days after your pet first went missing.

Exclusions

We will not pay for the following

- 1 Any period in hospital that you were aware was likely at the start date of this insurance.
- 2 Costs as a result of nursing-home care or convalescence care that you do not receive in hospital.

Exclusions

We will not pay for the following

- 1 Non-life-saving operations.
- 2 Any condition that is likely to need emergency life-saving surgery that you were aware of before booking the holiday.

Making a claim

- 1 If you think that there is any chance that you may need to make a claim under this policy, you must phone us on **0870 240 8263** as soon as possible.
- 2 Please quote reference **IGCS 1377**.
- 3 Follow the procedures outlined below according to the type of claim you are making. Please keep all receipts and invoices that you want to claim for, and send them to us with your filled-in claim form and any documents we need to:

Churchill Pet Insurance
Claims Department
Lumbry Park
Selborne Road
Alton
Hampshire
GU34 3HF

Overseas travel

- If your pet needs veterinary treatment while temporarily in Eire or a member country of the PETS Travel Scheme, you must pay the vet for any treatment while you are there.
- You must keep all receipts and any evidence that can support your claim.
- When you return, you should phone us immediately and report the claim. We will then send you a claim form to fill in.
- Return the fully filled-in form to us with all the paid veterinary receipts and any other supporting documents.
- We will pay you at the current rate of exchange after taking off the excess in sterling.

Claims conditions

Vet fees cover

- Wherever possible before treatment starts you should phone us and report the possible claim.
- We will then send you a claim form to fill in, which you should return to us with supporting receipts.
- We can pay the vet directly after taking off the excess.
- We have the right to ask for more information, either directly from the vet or from you, so we can confirm that your claim is valid.
- We may need a vet's opinion on what may be wrong with your pet before we can pay a claim.

Claims conditions (continued)

Third party liability

- You must not admit or accept liability, negotiate or make any payment, or promise to make a payment without our permission in writing.
- You must immediately contact us on the number shown to tell us about any possible claim. We will then tell you what to do with the letter, claim, writ or summons.
- You must give us all the information that we may reasonably need.
- We will have control of any claim and legal proceedings relating to any claim, including the right to sue in your name but for our benefit for any claim, damages or liability.
- You must give us details of any other insurance policy available which you could claim under.

Death from accident and illness

- You must get a veterinary certificate at your own expense that shows the date and cause of death. If your pet is put to sleep, you must get a veterinary certificate saying that this was necessary to stop your pet from suffering.
- You must provide proof of the amount you paid for your pet.

Advertising and reward

- If your pet is lost, you must phone us immediately and get our approval in writing before spending any money.
 - If your pet is a dog, you must report the loss to the police and we will need to see evidence that you have done this. If your pet is a cat, you should report the loss to your vet and we may ask for confirmation that you have done this.
 - If you are claiming for the reward, we will need evidence that you advertised a reward for finding your pet and the full contact details of the person claiming the reward, with their written confirmation that you paid them.
 - We will need to see receipts and examples of advertising for any expenses you want to claim.

Theft and straying

- If you lose a dog, you must report it to the police within 24 hours of them disappearing.
- If you lose a cat or dog, you should phone us and report the possible loss. You should then fill in a claim form if your pet has not been found after 45 days.
 - You must provide proof of the amount you paid for your pet.
 - If after claiming your pet is found or returns, you must repay us the full amount we have paid out under this section of the cover.

Boarding kennel fees

- You must keep all receipts issued by the boarding kennel or cattery, or from the person responsible for looking after your pet, showing the dates and costs.
 - You must also get confirmation of the period you or your family members were in hospital and any extra information we ask for. You will have to pay for this.

Holiday cancellation costs

- You must get the booking invoice and cancellation invoice from your travel agent or tour operator. This should show the total non-recoverable charges made and the date of the cancellation. You must be able to prove that you cannot get these back from anywhere else.
- You must also give us any more information and supporting documents, which we may ask for.
 - If a charge is made for getting this information we will not pay for this

Helplines

Your policy includes some general support for you.

Find a vet

If you and your pet are away from home in the territorial limits and your pet needs urgent veterinary care, you can ring our helplines to find the nearest vet for you.

Phone: **0845 604 0671**.

Bereavement counselling

This is an understanding, confidential and professional service where you can talk for as long as you need about the death of your pet. It is available 24 hours a day, 365 days a year.

Phone: **0845 604 0671**.

Pet legal

This provides advice about legal issues in plain English and in a friendly and helpful way. It is available 24 hours a day, 365 days a year.

Phone: **0845 604 0671**.

Pet minders

This helps you to find a registered pet minder for either a few minutes or weeks to look after your pet while you are away.

Phone: **0845 604 0671**.

PETS Travel Scheme

This provides information on how to get a PETS Travel Scheme Certificate.

Phone: **0870 241 1710**.

The above helplines cannot deal with any policy or claims queries.

Useful numbers

Customer service

0800 032 9462

Monday–Friday 8am–8pm, Saturday–Sunday (and Bank Holidays) 9am–5pm

Claims

0870 240 8263

Monday–Friday 8am–6pm

Find a vet

0845 604 0671

24 hours a day, 365 days a year

Bereavement counselling

0845 604 0671

24 hours a day, 365 days a year

Pet legal

0845 604 0671

24 hours a day, 365 days a year

Pet minders

0845 604 0671

Monday–Friday 8.30am–5pm

PETS travel scheme

0870 241 1710

Monday–Friday 8.30am–5pm

