



# Morrisons Pet Insurance



Your **Morrisons**  
**Pet Insurance**

Policy Wording

For dogs and cats

Morrisons Pet Insurance Customer Helpline  
0333 049 4010

Claims Service  
0345 030 8101

Pet Health Assist Line - 24hr Vet Service  
0333 332 3859

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# How to contact us

## **If you wish to make a change, cancel or discuss your policy, please contact:**

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Phone: **0333 049 4010** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [petservice@insurance.morrisons.com](mailto:petservice@insurance.morrisons.com)

Post: **Morrisons Pet Insurance**, 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, SS1 2BB

## **If you need veterinary help, please contact Pet Health Assist Line:**

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Phone: **0333 332 3859** Open 24hrs, 7 days a week

## **If you wish to make a claim, please contact our Claims Administrator, Davies:**

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Phone: **0345 030 8101** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [MorrisonsPetClaims@davies-group.com](mailto:MorrisonsPetClaims@davies-group.com)

Online Claims Form: <https://MorrisonsPet.davies-group.com>

Post: Morrisons Pet Claims, Caxton Road, Unit 8, Fulwood, Lancashire England, PR2 9NZ

## **If you wish to make a complaint about the sale of your policy, please contact:**

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Phone: **0333 049 4010** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [petcomplaints@insurance.morrisons.com](mailto:petcomplaints@insurance.morrisons.com)

## **If you wish to make a complaint about how a claim was dealt with, please contact Davies:**

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Phone: **0345 030 8101** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [Customer.Care@davies-group.com](mailto:Customer.Care@davies-group.com)

## **Making yourself heard**

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At Morrisons Pet Insurance **we** are committed to providing **you** with the highest levels of service. If **you** feel that **we** have not met **your** expectations, please contact **us** by emailing **us** at [petcomplaints@insurance.morrisons.com](mailto:petcomplaints@insurance.morrisons.com) or by calling **us** on 0333 049 4010.

If **we** are unable to resolve **your** complaint, **you** are unhappy with the service that **you** have received or **your** complaint has not been resolved within eight weeks, **you** may be eligible to have **your** complaint reviewed by the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect **your** right to take legal action.

Full details of **our** complaints procedure, and **your** right to have **your** complaint reviewed by the Financial Ombudsman Service, can be found in the '[How to make a complaint](#)' section of this **policy**.

## Cancellation Period

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You are free to cancel this **policy** at any time. If **you** wish to cancel **your policy**, **you** may do so by contacting **us** on 0333 049 4010, by emailing **us** at [petservice@insurance.morrisons.com](mailto:petservice@insurance.morrisons.com) or by writing to **us**. For further information see the 'Cancellation and Cooling-Off Period' section of this **policy**.

# Pet Health Assist Line

## Unlimited access to qualified vet nurses and vets

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Using Pet Health Assist Line won't affect **your** premium. There is no **excess** to pay for this service either.

With every Morrisons Pet Insurance **policy you** get unlimited access to qualified **vet** nurses and vets through **our** Pet Health Assist Line included as standard. Whether that's over the phone or video, they're available 24/7 with help and advice on **your pet's** care, well-being, behaviour and nutrition across the **UK** and internationally. This is for the **pet you** have covered with **us**.

Here are some of the things Pet Health Assist Line can help with:

- Behavioural advice
- Puppy & kitten care
- Dental care - prevention, identification and growing awareness of oral health
- Where to find an out-of-hours **vet** service
- Bereavement support
- Nutritional advice
- Weight management – managing obesity, exercise, and lifestyle
- Senior & palliative care
- Post-operative support

## How do I contact Pet Health Assist Line

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Phone: **0333 332 3859** Open 24hrs, 7 days a week

## What is a 'Lifetime' policy?

This **policy** provides annual cover for **your pet** if they become ill or are injured in an **accident**. **We** can provide cover for up to 6 **pets** in **your** household per **policy**.

Having a 'Lifetime' **policy** simply means that **you** can claim up to a set amount for **vet fees** per **policy year** for each **condition your pet** might have. **You** can claim for as many **conditions** as **you** need to each **policy year**.

This limit resets every 12 months when **you** renew, so **you**'ll be able to claim up to the limit of cover shown in **your policy** in each **policy year**. **We**'ll cover **your pet's conditions** for as long as **you** have a **policy** with **us**.

If **your policy** is cancelled or stops for any reason (including when payment isn't made), **your pet's** cover will end, and no further claims will be paid.

Please be aware that the premium **you** pay each year is not fixed and will increase in line with factors including the increase in risk as **your pet** gets older and the rising cost of **vet treatment**. At the renewal of **your policy**, **we** may change the amount of **your** premium, change the **fixed excess** or **percentage excess**, and/or make changes to the **policy** wording or cover offered.

# About your Morrisons Pet Insurance policy

*Welcome to Morrisons Pet Insurance!*

This **policy** has been designed to meet the demands and needs of a person who wishes to protect themselves against:

- unexpected veterinary **treatment** costs for their **pet**,
- (for dog owners only) for legal costs or damages in the event they are found to be legally liable for their dog having caused damage, **injury** or death to another person, and
- unexpected costs if their pet causes **accidental damage** to someone else's property.

Please read this document and **your schedule** carefully to understand what **you** and **we** need to do to make sure **you** can make a claim on the **policy** if **you** need to. Your **schedule** will tell **you** which type of **policy** **you** have purchased, as well as the maximum cover levels, **policy excesses** and any special conditions or exclusions that **you** need to be aware of.

**We're** keen for **you** to get the most from **your policy**, and to do this **you** should:

- Read **your policy** wording carefully to make sure that the cover **you've** chosen meets both **yours** and **your pet's** needs.
- Make sure **you** understand the conditions and exclusions which apply to **your policy**. If **you** don't meet these conditions, it may affect any claim **you** make.

Things which are not covered by **your policy** are stated in:

- The **schedule** which forms part of **your policy** documentation;
- 'What isn't covered' in each section of this **policy** document; and
- The 'General exclusions and conditions' section of this **policy** document.

**We** have tried to use plain language wherever possible to make **your policy** documents easier to understand. Some words are highlighted in **bold** to show that they have special meanings. In the 'Words with special meaning' section, **we** have explained how these words are used throughout **your policy** documentation.

If any of the information **we** have recorded on **your schedule** is wrong, please contact **us** using the contact details provided in this document as soon as possible so that **we** can correct the error. If **you** make a claim and **your pet** details aren't all correct, **you** might not be covered, and **we** may not be able to pay **your** claim.

## Eligibility

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If **your pet** has any medical **condition** which has required veterinary **treatment** or advice in the last 24 months **you** can still purchase a **policy**, however that **condition** won't be covered in the event **you** make a claim.

To be covered by this **policy**, **your pet** must:

- At the start of your first policy be over eight weeks old, but not older than 8 years of age (dog) or 10 years of age (cat).
- For dog(s) - Not have attacked, bitten, or shown aggressive tendencies towards another person or animal, or ever had any concerns raised about their behaviour.
- For dog(s) - Not be taken to work, and **you** must not have customers or clients visiting **your** property for any business purpose.
- For dog(s) - Not be kept on premises where alcohol is sold.
- For dog(s) - Not be one of the breeds that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs Act (Northern Ireland) 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any dog breed/species which is excluded by **us** and is listed below (including breeds which are known or classed as the names listed). This includes any dog that is a **crossbreed** of or mixed with any of these **excluded breeds**:

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Abruzzese Mastiff              | <input type="checkbox"/> Chinese Shar Pei                 | <input type="checkbox"/> Neapolitan Mastiff     |
| <input type="checkbox"/> African Crested Dog            | <input type="checkbox"/> Cirneco Dell Etna                | <input type="checkbox"/> Northern Inuit Dog     |
| <input type="checkbox"/> African Wild Dog               | <input type="checkbox"/> Czechoslovakian Wolfdog          | <input type="checkbox"/> Perro de Presa Canario |
| <input type="checkbox"/> Akita                          | <input type="checkbox"/> Dingo                            | <input type="checkbox"/> Pit Bull Mastiff       |
| <input type="checkbox"/> Alangu Mastiff                 | <input type="checkbox"/> Dogo Argentino                   | <input type="checkbox"/> Pit Bull Terrier       |
| <input type="checkbox"/> American Bulldog               | <input type="checkbox"/> Dogue Brasileiro                 | <input type="checkbox"/> Portuguese Podengo     |
| <input type="checkbox"/> American Bully                 | <input type="checkbox"/> Dogue De Bordeaux                | <input type="checkbox"/> Racing Greyhound       |
| <input type="checkbox"/> American Indian Dog            | <input type="checkbox"/> East Siberian Laika              | <input type="checkbox"/> Saarloos Wolfhound     |
| <input type="checkbox"/> American Mastiff               | <input type="checkbox"/> Fila Brasileiro                  | <input type="checkbox"/> Segugios Italiano      |
| <input type="checkbox"/> American Pit Bull Terrier      | <input type="checkbox"/> Grand Bleu de Gascoigne          | <input type="checkbox"/> Shar Pei               |
| <input type="checkbox"/> American Staffordshire Terrier | <input type="checkbox"/> Gull Dong                        | <input type="checkbox"/> Tamaskan Dog           |
| <input type="checkbox"/> Australian Dingo               | <input type="checkbox"/> Husky-Wolf Hybrid                | <input type="checkbox"/> Tibetan Mastiff        |
| <input type="checkbox"/> Bandogge                       | <input type="checkbox"/> Irish Staffordshire Bull Terrier | <input type="checkbox"/> Tosa                   |
| <input type="checkbox"/> Boar Hounds                    | <input type="checkbox"/> Irish Wolfhound                  | <input type="checkbox"/> Tosa Inu               |
| <input type="checkbox"/> Boerboel                       | <input type="checkbox"/> Japanese Akita                   | <input type="checkbox"/> Utonagan Dog           |
| <input type="checkbox"/> Bully Kutta                    | <input type="checkbox"/> Japanese Tosa                    | <input type="checkbox"/> Wolf Dog               |
| <input type="checkbox"/> Canadian Inuit Dog             | <input type="checkbox"/> Korean Jindo                     | <input type="checkbox"/> Wolf Hybrid            |
| <input type="checkbox"/> Canary Dog                     | <input type="checkbox"/> Korean Mastiff                   | <input type="checkbox"/> Working Sheepdog       |
| <input type="checkbox"/> Cane Corso                     | <input type="checkbox"/> Libyan Desert Dog                |   |
| <input type="checkbox"/> Cão de Fila de São Miguel      | <input type="checkbox"/> Mexican Hairless                 |   |

- For dog(s) – not be a working dog(s) i.e., a security/guard dog, gun dog, farm dog, emergency rescue, guide or assistance dog; and not be involved in any: racing, competitive agility, coursing, or breeding.
- Be microchipped.
- Be living with **you** at the address listed in **your schedule**.

## The Insurer of your policy

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**Your policy** is underwritten by Burns & Wilcox Global Solutions Limited, for and on behalf of Accredited Insurance (UK) Limited.

## Cancellation and Cooling-Off Period

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**You** are free to cancel **your policy** at any time by contacting **us** on 0333 049 4010, by emailing **us** at [petservice@insurance.morrison.com](mailto:petservice@insurance.morrison.com) or writing to **us**.

## Within 14 days cooling off period

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If **you** wish to cancel within 14 days of the **start date of your policy**, or the date **you** received **your policy** documents, whichever is the later, **you** are entitled to a full refund providing **you** have not made, or intend to make, a claim. If **we** have paid a claim, then there will be no refund.

## Outside the 14 days cooling off period

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If **you** wish to cancel within 14 days of the **start date of your policy**, or the date **you** received **your policy** documents, whichever is the later, **you** are entitled to a full refund providing **you** have not made, or intend to make, a claim. If **we** have paid a claim, then there will be no refund.

## Monthly payments

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If **you** wish to cancel after the first 14 days of the **start date of your policy**, or the date **you** received **your policy** documents, whichever is the later, **we** will cancel **your policy** and not collect the future monthly payments.

## Annual payments

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If **you** wish to cancel after the first 14 days of the **start date of your policy**, or the date **you** received **your policy** documents, whichever is the later, **we** will refund the premium for each full month remaining on **your policy** providing **you** have not made, or intend to make, a claim.

All premium refunds are subject to **you** having not claimed or intending to make a claim.

## Our right to cancel

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**We** may cancel **your policy** by giving **you** 14 days' notice in writing. We'll send **our** cancellation letter to the latest address **we** have for **you**. If this happens, **we** will refund any premium **you** have paid for the rest of the **policy** period or cancel **your** direct debit as applicable.

**We** may cancel **your policy** if:

- **You** don't follow the terms and conditions in this document;
- If **you** don't keep up with **your** payments, but we'll always get in touch with **you** first;
- **Your** circumstances change which means **you** no longer meet **our** eligibility criteria for providing **you** with cover;
- **You** made a misrepresentation when **you** bought **your policy** or made a claim.

## Our part of the insurance

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**We** provide the cover set out in **your policy** wording. **Your schedule** shows which level of cover **you** have chosen to purchase, and the total premium. This cover will only apply to the **pet**, during the **policy** period and within the limits shown on the '[Table of Benefits](#)'.

## Premiums

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**You** must pay the premium on the dates agreed for this **policy** to remain in force. If **you** do not pay the premium on the date it is due, **we** will let **you** know that **your** payment has failed and attempt to recollect the payment 5 days later. If it fails for a second time, **we** will reattempt collection after a further 5 days. If **we** do not receive **your** payment within this period, **your policy** will be cancelled from the original due date and all cover and benefits will stop on this date. **You** will not be able to make a claim. **You** can contact **us** to discuss reinstating **your policy** if this happens.

If **you** have made a claim prior to the **policy** being cancelled for non-payment the full annual premium will become due.

If **you're** unable to make a payment, please get in touch with **us** to find out how **we** can help.

## Automatic renewals

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**We** will automatically renew **your policy**, and **we** will contact **you** at least 21 days before the end of **your insurance period**. If **you** still meet **our** eligibility conditions, **you** will be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not wish to renew **your** insurance before **your** renewal date.

## Sharing the cost of the bill

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Please note that once **your pet** reaches a certain age, for any claim for **vet fees** **you** will need to pay a contribution of 20% of the **vet fees** in addition to the **excess** on **your policy**. This is called a co-payment.

- The co-payment applies for dogs when they are 8 years old or over.
- The co-payment applies for cats when they are 10 years old or over.

## Accessibility

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If **you** need **us** to send **your policy** documentation in an accessible format, such as Braille, Large Print or Audio, please contact **us** via these channels:

Phone: **0333 049 4010** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [petservice@insurance.morrisons.com](mailto:petservice@insurance.morrisons.com)

Post: **Morrisons Pet Insurance**, 2<sup>nd</sup> Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, SS1 2BB

## Words with special meanings

The following words or phrases have the same meaning wherever they appear highlighted in **bold** in this **policy**.

Please note, unless specified otherwise, words in the singular include the plural, and vice versa.

### **Accident:**

a sudden, unforeseen, external, and unintended event causing **injury** to **your pet**.

### **Accidental damage:**

damage caused to someone else's property by **your pet** which is unexpected or out of character. Examples of **accidental damage** could include **your pet** bumping into a table and knocking a cup of tea over while **you** are visiting someone else's house or jumping up and tearing someone else's coat with their claws. Damage caused by **your pet** vomiting, spraying urine, or defecating is not considered to be **accidental damage**.

### **Behavioural treatment:**

treatment to address a change to **your pet's** normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/castration and which is carried out by a veterinary practice employee, a Certified Clinical Animal Behaviourist (CCAB) or a member of the Association of Pet Behaviour Counsellors (APBC) or Canine and Feline Behaviour Association (CFBA) and is considered necessary by a qualified **vet**.

### **Claims Administrator:**

all claims will be managed by **our Claims Administrator**, Davies Group.

Phone: **0345 030 8101**

Email: [MorrisonPetClaims@davies-group.com](mailto:MorrisonPetClaims@davies-group.com)

### **Clinical sign:**

any change in **your pet's** normal healthy state, appearance, bodily functions or demeanour; whether observed visually, through diagnostic testing, or otherwise.

### **Complementary Therapy Associations:**

any of the following: Association of British Veterinary Acupuncturists, Association of Chartered Physiotherapists in Animal Therapy, British Veterinary Rehabilitation and Sports Medicine Association, Canine Hydrotherapy Association, Institute of Registered Veterinary and Animal Physiotherapists, International Association of Animal Therapists, International Veterinary Acupuncture Society, International Veterinary Chiropractic Association, McTimoney Chiropractic Association, National Association of Registered Canine Hydrotherapists, National Association of Veterinary Physiotherapists, The Society of Osteopaths in Animal Practice.

### **Complementary Therapy:**

homeopathic or herbal medicine, physiotherapy, hydrotherapy, acupuncture, osteopathy, laser treatment or chiropractic manipulation to treat **injury** or **illness** which is prescribed by and carried out by a **vet**, or the **treatment** is provided by a veterinary practice employee or a suitably qualified member of a **Complementary Therapy Association**.

### **Condition:**

any illness or any injury with a single cause or diagnosis.

**Bilateral Condition:**

specific **conditions** that are likely to affect body parts situated on both sides of **your pet's** body (including but not limited to, their eyes, ears, knees or cruciate ligaments) whether the **condition** which affects these body parts occurs at the same time or not. When applying a coverage limit or an exclusion, **bilateral conditions** are considered to be one **condition**.

**Pre-existing condition:**

means any **injury** or **illness** which first occurred before **your policy** began, and for which **your pet** needed and/or received **treatment** in the 24-month period before the date of reoccurrence. For the avoidance of doubt, **we** consider an **illness** or **injury** to be a **pre-existing condition** even if **your pet** does not receive any **treatment**, if:

- **Your vet** or another veterinary practitioner recommended **treatment** for the **condition**, or
- **You** should have been reasonably aware they needed **treatment**, but **you** did not seek veterinary advice.

**Cover limit:**

each section of **your policy** has a limit to the maximum amount payable in the event that **you** make a claim under that section. Some sections also include inner limits, which are the maximum amounts payable for certain items within the **cover limit**. The **cover limit** and inner limits for each section are shown in the '[Table of Benefits](#)' section of this **policy**.

**Crossbreed:**

a pet whose parents are of two different breeds, or who is a mixture of several breeds.

**Dental treatment:**

**treatment** to the teeth, mouth and/or gums of **your pet**.

**Diagnostic Imaging:**

various techniques of viewing the inside of **your pet's** body to help figure out the causes of an **illness** or **injury**, or to confirm a diagnosis, or to assess healing following a course of **treatment**.

Types of **diagnostic imaging** technologies include but are not limited to: Magnetic Resonance Imaging (MRI), Ultrasound, Radiography (X-rays), Computed tomography (CT scans), Fluoroscopy, Positron emission tomography (PET scans), Nuclear medicine imaging, Bone scans, Dual-energy X-ray absorptiometry, and camera or capsule endoscopy.

**Elective:**

any veterinary **treatment** or diagnostic procedure that is requested by **you**, and which **your** or **our vet** confirms is not medically necessary.

**End date:**

23:59 of the date, shown in **your schedule**, on which the coverage under **your policy** ends.

**Excess:**

the amount **you** will have to pay towards the **treatment** costs for **your pet**. If **you** have chosen for **us** to pay the **vet** directly, then **you** will be responsible for payment of the **excess** to **your vet**. The applicable **excess** amounts are outlined in **your schedule** and will be deducted for each separate **condition** from the claims settlement (except in the case of Third-Party Liability claims where the **excess** will be collected by **us** from **you** before the claim proceeds).

There are three types of **excess** that may be applicable, depending on the breed and age of **your pet**:

**Fixed excess:**

the fixed amount shown in **your schedule** that **you** must pay towards each claim against any section of **your policy** in each **policy year**. This will be deducted from any settlement.

**Percentage excess:**

the amount, calculated as a percentage of the amount claimed after deduction of the **fixed excess**, that **you** must pay towards each claim against Section 1 – Veterinary Fees in each **policy year**. This will be deducted from any settlement.

**Third Party Liability Excess (dogs only):**

the amount of money **you** will pay towards a claim against Section 2 -Third-Party Liability (dogs only) of **your policy**. The Third-Party Liability **excess** will be collected by **us** from **you** before the claim proceeds.

**EU:**

the European Union.

**EU countries:**

the member states of the European Union. For a full list of the member states of the European Union, please check Countries in the EU and EEA - GOV.UK.

**Excluded Breeds:**

any of the breeds that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs Act (Northern Ireland) 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any dog breed/species which is excluded by **us** and is listed below (including breeds which are known or classed as the names listed). This includes any dog that is a **crossbreed** of or mixed with any of these **excluded breeds**:

- |  |  |  |
|--|--|--|
| <input type="radio"/> Abruzzese Mastiff              | <input type="radio"/> Chinese Shar Pei                 | <input type="radio"/> Neapolitan Mastiff     |
| <input type="radio"/> African Crested Dog            | <input type="radio"/> Cirneco Dell Etna                | <input type="radio"/> Northern Inuit Dog     |
| <input type="radio"/> African Wild Dog               | <input type="radio"/> Czechoslovakian Wolfdog          | <input type="radio"/> Perro de Presa Canario |
| <input type="radio"/> Akita                          | <input type="radio"/> Dingo                            | <input type="radio"/> Pit Bull Mastiff       |
| <input type="radio"/> Alangu Mastiff                 | <input type="radio"/> Dogo Argentino                   | <input type="radio"/> Pit Bull Terrier       |
| <input type="radio"/> American Bulldog               | <input type="radio"/> Dogue Brasileiro                 | <input type="radio"/> Portuguese Podengo     |
| <input type="radio"/> American Bully                 | <input type="radio"/> Dogue De Bordeaux                | <input type="radio"/> Racing Greyhound       |
| <input type="radio"/> American Indian Dog            | <input type="radio"/> East Siberian Laika              | <input type="radio"/> Saarloos Wolfhound     |
| <input type="radio"/> American Mastiff               | <input type="radio"/> Fila Brasilio                    | <input type="radio"/> Segugios Italiano      |
| <input type="radio"/> American Pit Bull Terrier      | <input type="radio"/> Grand Bleu de Gascoigne          | <input type="radio"/> Shar Pei               |
| <input type="radio"/> American Staffordshire Terrier | <input type="radio"/> Gull Dong                        | <input type="radio"/> Tamaskan Dog           |
| <input type="radio"/> Australian Dingo               | <input type="radio"/> Husky-Wolf Hybrid                | <input type="radio"/> Tibetan Mastiff        |
| <input type="radio"/> Bandogge                       | <input type="radio"/> Irish Staffordshire Bull Terrier | <input type="radio"/> Tosa                   |
| <input type="radio"/> Boar Hounds                    | <input type="radio"/> Irish Wolfhound                  | <input type="radio"/> Tosa Inu               |
| <input type="radio"/> Boerboel                       | <input type="radio"/> Japanese Akita                   | <input type="radio"/> Utonagan Dog           |
| <input type="radio"/> Bully Kutta                    | <input type="radio"/> Japanese Tosa                    | <input type="radio"/> Wolf Dog               |
| <input type="radio"/> Canadian Inuit Dog             | <input type="radio"/> Korean Jindo                     | <input type="radio"/> Wolf Hybrid            |
| <input type="radio"/> Canary Dog                     | <input type="radio"/> Korean Mastiff                   | <input type="radio"/> Working Sheepdog       |
| <input type="radio"/> Cane Corso                     | <input type="radio"/> Libyan Desert Dog                |  |
| <input type="radio"/> Cão de Fila de São Miguel      | <input type="radio"/> Mexican Hairless                 |  |

**Financial Conduct Authority:**

the **Financial Conduct Authority** is the independent watchdog that regulates the financial services industry. **You** can contact **Financial Conduct Authority (FCA)** by calling them on 0300 500 0597 or by writing to them at 12 Endeavour Square, London, E20 1JN.

**Holiday:**

a vacation or pleasure trip which includes at least one overnight stay away from **home**.

**Home:**

the place in the **UK** where **you** and **your pet** usually live, and which is shown in **your schedule**.

**House call:**

a consultation performed by a **vet** or other veterinary care professional at the place **your pet** is, instead of the **pet** visiting the veterinary clinic or hospital.

**Illness:**

any change(s) to a normal healthy state, sickness, disease, defects, and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by its parents which were not caused by an **illness** or **accident**.

**Illness in the First 14 Days:**

any **illness** that:

- first showed **clinical signs**,
- was 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 14 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 schedule** for details of any endorsements that apply to **your policy**.

**Immediate Family:**

**Your** husband, wife, civil or life partner, and **your** or their children (including fostered, adopted or stepchildren).

**Injury:**

physical damage or trauma caused immediately by an **accident**.

**Injury in the First 48 Hours:**

any **injury** that:

- happened or first showed **clinical signs**,
- 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 48 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 schedule** for details of any endorsements that apply to **your policy**.

**Insurer:**

**your Pet** Insurance **policy** is arranged by Hood Group Ltd. **Your policy** is underwritten by Burns & Wilcox Global Solutions Limited for and on behalf of Accredited Insurance (UK) Limited, who are authorised by the Prudential Regulation Authority and regulated by the **Financial Conduct Authority** and the Prudential Regulation Authority: FRN 996452. Burns & Wilcox Global Solutions Limited's Registered Office address is 8th Floor 30 St. Mary Axe, London EC3A 8BF. Company number: 03013489. Burns & Wilcox Global Solutions Limited is authorised and regulated by the **Financial Conduct Authority**, Firm Reference Number: 309345.

**Pet(s):**

the dog(s) or cat(s) named on **your schedule**.

**Policy:**

**your policy** is comprised of two documents: the **policy** wording and **your schedule**. These documents form the entire agreement between **you** and **us** and should be read together.

**Policy Year:**

the 12-month period between the **start date** and **end date** stated in **your schedule**.

**Period of insurance:**

the period during which cover will be provided by **us** as stated in **your schedule**.

**Prescription diet:**

a food that is formulated to treat specific medical **conditions** in pets. It may also be known as a therapeutic diet or veterinary exclusive diet.

**Schedule:**

the document which contains important information about **you**, **your pet**, and **your policy** cover. It forms part of **your policy** documents which make up **your** legal contract with **us**.

**Start date:**

00:01 of the date, shown in **your schedule**, on which the coverage under **your policy** begins.

**Territorial limits:**

the **UK** and short-term (up to 30 days per trip, with a maximum of 90 days in any one **policy** period) visits to the **EU**, the Channel Islands and the Isle of Man.

**Treatment:**

any examination, consultation, advice, test, x-ray, slides, ultrasound, MRI, CT scan, specialist diagnostic testing or other diagnostic procedure, surgery, after care or nursing carried out by a **vet**, a veterinary nurse or veterinary practice employee under the supervision of a **vet**, and any medication legally prescribed by a **vet**.

**UK:**

the United Kingdom of Great Britain and Northern Ireland.

**Vet:**

within the **UK** – a veterinary surgeon who is registered with the Royal College of Veterinary Surgeons (RCVS).

outside of the **UK** – a fully qualified veterinary practitioner registered in the country where **your pet** is receiving **treatment** and covered by the European Union's Pet Travel Scheme or is part of the Common Travel Area.

**Vet fees:**

the reasonable, necessary, and essential amount **vets** normally charge to provide **treatment**. Every claim will be reviewed by **our** pet claims handler and compared to charges for the same or similar **treatment** locally to ensure that the fees meet this requirement.

A maximum 100% mark-up on the manufacturers or wholesaler's price will be allowed on veterinary medicines including any dispensing fees.

**Waiting period:**

a set period after the **start date** of **your** first **policy** year.

**We, us, our:**

Burns and Wilcox Global Solutions Limited for and on behalf of Accredited Insurance Company (UK) Limited.

**You, your:**

the person named on **your schedule** as the policyholder

# Table of Benefits

\* No **excess** is applicable for sections marked.

^ Included within the overall vet fee limit for sections marked. This means that any amount **we** pay for these benefits will be deducted from **your** overall **vet** fee limit, up to the maximum shown in the Table of Benefits.

Sections of Cover	Cover Limit
Policy Type	Lifetime
Vet Fee (the level of cover <b>you</b> have chosen will be shown on <b>your schedule</b> )	£2,500 / £5,000/ £10,000
Fixed Excess (Per condition per year)	£100
Co-payment	20% for dogs over 8 years old and cats over 10 years old
Third Party Liability (TPL) – Dogs only	£2,000,000
TPL Excess	£250
Diagnostic imaging	Covered up to your overall annual vet fee limit. This is not an additional amount - it counts towards your total vet fee limit.
Cruciate ligament	Covered up to your overall annual vet fee limit. This is not an additional amount - it counts towards your total vet fee limit.
Travel cover: Overseas vet fee	Covered up to your overall annual vet fee limit. This is not an additional amount - it counts towards your total vet fee limit.
Accidental Damage*	£500
Complementary Treatment ^	£1,000
Behavioural Treatment ^	£1,000
Dental Illness or Accident^	£2,000
Prescription diet food^	£250
Emergency Boarding*	£1,000

Advertising and Reward*	£1,000
Theft or straying*	£1,500
Death from injury or illness*	£1,500
Euthanasia*	£150
Cremation*	£250
Holiday Cancellation*	£1,500
Quarantine/Emergency repatriation*	£1,000
Loss of pet passport/documents*	£250

# General exclusions and conditions

These are the general exclusions that apply to all sections of **your policy**.

- **Your policy** does not cover:
- Any pet not named or otherwise identified in the **schedule**;
- Any pet that was under 8 weeks of age at the start of the **policy**, or over 8 years of age for dogs or over 10 years of age for cats at the **start date** of the first **period of insurance** of this **policy** (this maximum age restriction does not apply to any renewed policies);
- Any **pre-existing conditions**, regardless of where the **illness** or **clinical signs** appear, are noticed, or manifest in or on **your pet's** body that has required veterinary **treatment** or advice in the last 24 months;
- Any **illness** which arises in the first 14 days after the **start date** of **your policy**, regardless of where the **illness** or its **clinical signs** appear, are noticed, or manifest in or on **your pet's** body (not applicable to renewal policies). This is referred to in this document as **your waiting period**;
- Any **injuries** which **your pet** suffers in the first 48 hours after the **start date** of **your policy**, regardless of where the **injury** or its **clinical signs** appear, are noticed, or manifest in or on **your pet's** body (not applicable to renewal policies). This is referred to in this document as **your waiting period**;
- Any incident occurring outside of the **UK** (these limits are extended by the [Travelling abroad with your pet section](#) while **you** are temporarily abroad with **your pet**);
- Any claims arising from war, invasion, foreign enemy actions, hostilities (declared or undeclared), civil war, rebellion, revolution, insurrection, military, usurped power or terrorism, and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism;
- Any claims related to ionizing radiations or radioactivity contamination from nuclear fuel or nuclear waste resulting from nuclear fuel combustion;
- Any claims arising from the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or nuclear component;
- Any claim arising directly or indirectly from compulsory destruction, slaughter, euthanasia, culling, seizure, quarantine, movement restriction, or other control measures ordered or directed by any Government, Local Authority, or other competent authority, except where humane destruction is certified by a veterinary surgeon as necessary solely to alleviate the pet's incurable and inhumane suffering;
- Any amount exceeding a 100% mark-up on the manufacturer's or wholesaler's price for veterinary medicines, including any dispensing fees. Any charges beyond this mark-up will not be eligible for reimbursement under this **policy**;
- Any claim arising directly or indirectly from:
  - (a) any disease transmitted from a human to an animal; or
  - (b) any disease declared or designated as an epidemic, pandemic, public health emergency, or notifiable disease by the World Health Organization or any competent governmental authority; including any costs or expenses incurred to control, prevent, test for, quarantine, isolate or eradicate such disease.

**Your policy** does not cover veterinary fees or other costs **you** incur in any of the following circumstances:

- Resulting from a deliberate or intentional act by **you** or any member of **your immediate family**;
- Resulting from a reckless or negligent lack of care by **you** or any member of **your immediate family**;
- If a **vet** confirms **you** have not taken reasonable care to safeguard the health of **your pet**;
- For any routine, preventative or **elective treatment**, such as annual health check-ups, vaccinations, cleaning and descaling of teeth, spaying/neutering, routine removal of dew claws, grooming or nail clipping;
- Resulting from breeding, pregnancy, or delivery, or any complications caused by breeding, pregnancy or delivery;
- Arising from the use of **your pet** as a working dog, including, but not limited to: guide dog, commercial security purposes, racing, coursing, or commercial breeding;
- Resulting from any infringement of **UK** animal health and importation legislation;
- Resulting from **illness** or **injury** as a result of the administration of medication not prescribed or recommended by a veterinarian; or
- For postmortem examination expenses.

These are the general conditions that apply to all sections of **your policy**. **You** must comply with them to have the full protection of **your policy**.

If **you** do not comply with them, **we** may take one or more of the following actions:

- cancel **your policy**;
- declare **your policy** void (treating **your policy** as if it never existed);
- change the terms and/or premium of **your policy**;
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

## Providing accurate and complete information

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When taking out, renewing or making changes to your policy, you must take reasonable care to provide accurate and complete answers to all questions. We may ask you to provide further information and/or documentation to ensure that the information you provided when taking out, making changes to or renewing your policy was accurate and complete. Failure to do this may impact or invalidate any claim you make.

## Changes in your circumstances

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**You** must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your schedule** changes during the **period of insurance**.

Failure to adhere to the conditions listed here may result in **us** refusing to process **your** claim.

- **You** must be a resident of the **UK**;
- **You** must be the owner and keeper of the **pet(s)** listed on the **schedule**;
- **Your pet** must be kept in the **UK** at the address listed on the **schedule**;
- **You** must be over 18 years of age at the start of the **policy**;
- **You** and **we** agree that **your policy** is governed by the Laws of England and Wales;
- If **you** change **your** address or **your** name, **you** must notify **us** as soon as possible. Failure to report any changes may result in a delay when processing a claim. If a change affects **your** yearly premium, **we** will recalculate the amount **you** must pay from the date of the change;
- **You** agree to ensure that **your pet(s)** is vaccinated against diseases as advised by **your vet**. All vaccinations must be administered under veterinary supervision. **We** do not accept homeopathic nosodes as valid replacements for vaccinations. If **your pet(s)** is not vaccinated, **you** accept that any **illness** that **your pet** is normally protected against by such vaccinations will not be covered by **your** insurance **policy**;
- **You** must look after **your pet** and maintain **your pet's** health to minimise the risk of **illness** or **injury**. This includes **your pet** having a yearly health check, which will include a dental examination and vaccinations;
- **You** must also ensure that any **treatment** recommended by **your vet** is completed without undue delay to prevent or reduce the risk of making any **illness** or **injury** worse. If **you** do not look after **your pet** in this way **we** may, at **our** discretion, cancel the **policy** and refuse to deal with **your** claim, or reduce the amount of any claim payment;
- In the event of a potential claim under any sections of this insurance **you** must as soon as possible notify **us**, and at most within 90 days from the date of the incident (or the date **you** became aware of the incident) that could potentially lead to a claim. The contact details for the Claims Help Line are provided on **your schedule**;
- Claims will not be pre-authorized. A complete claim detailing all **treatment** received and supported by all relevant documentation, must be submitted to **us** for consideration. Incomplete claim information may cause a delay in assessment;
- Following **our** acceptance of a claim, **we** reserve the right to act in **your** name and pursue any necessary actions against third parties to recover any payments **we** have made under this **policy**, for **our** own benefit and at **our** own expense;
- If the claim covered by this **policy** is also covered by another insurance **policy**, **we** will only pay **our** proportionate share of the claim cost. If **we** ask, **you** must inform **us** of any other insurance policies **you** hold;
- All claims documentation must be provided in English, and any costs for translation will be **your** responsibility.

In each **policy year** **we** will not pay **you** more for any section of cover than the **cover limit** shown in the '[Table of Benefits](#)'.

# Section 1 Veterinary Fees

## Important information

If **you** are unsure whether **your pet** needs to see a **vet**, **you** may want to contact the 24/7 Emergency Helpline on 0333 332 3859. The qualified **vet** nurses may be able to help **you** provide **treatment** at **home** and will tell **you** where the nearest out-of-hours **vet** practice is if **you** do need to see a **vet**.

**You** should contact **our Claims Administrator** on 0345 030 8101 as soon as possible after **you** have taken care of **your pet's** needs. If **you** prefer, **we** can work directly with **your vet** to streamline the claims process, ensuring that **your** claim is settled quickly and efficiently.

## Waiting period:

When **you** take out a new **policy** with **us**, there is a **waiting period** of 14 days for **illnesses** and 48 hours for **injuries**. This means that any **illness** or **injury** which occurs during these periods will not be covered.

This **waiting period** does not apply if **you** are renewing **your policy** with **us**, or if **you** have transferred **your policy** to **us** from another provider and **we** have agreed to waive the **waiting period**.

## Inner limits:

Some of the **illnesses** **your pet** may suffer, and some **treatments** **your vet** might prescribe, are subject to a lower maximum limit per **policy** period:

## Prescription diet food

Up to £250 of the cost of a clinical diet prescribed by **your vet** for a maximum period of 6 months per **condition**, other than for obesity/weight loss.

## Dental treatment

Up to £2,000 of the cost of **dental treatment** as the result of **illness** or disease, provided **your pet** has had an annual dental check-up by **your vet**, and any **treatment** recommended in order to maintain **your pet's** dental health has been carried out within 6 months following such recommendation unless **your vet** states otherwise.

## Complementary therapy

recommended by a **vet**, including up to 10 hydrotherapy sessions per **condition**.

## Behavioural treatment

pheromone products are covered for up to 6 months as part of a behaviour plan recommended by **your vet**.

## Bilateral conditions

are considered to be one **condition** and **policy** coverage for **bilateral conditions** is restricted to the per **condition** limit.

## What's covered

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If **your pet** suffers an **illness** or **injury** during the **policy year**, this section of **your policy** will help to pay for the cost of:

**Vet fees** for any **treatment your pet** has received for a **condition**, including:

Any **complementary** and physiotherapy **treatment your vet** recommends up to the **policy** limit for this section as shown on the '[Table of Benefits](#)' for:

- The cost of **dental treatment** as a result of an **accident**;
- The cost of **treatment** for a dental **condition** and any **related conditions**, so long as **your pet** has had annual dental checks. In the event of a claim, **we** will need proof that any recommended **dental treatment** has been completed within 6 months of the recommendation; and
- Ongoing **treatment** of a **condition** for as long as the **policy** stays in force.

## What isn't covered

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- The amount of any **excess**;
- The cost of **vet treatment** for:
  - any **condition** that began before the **start date** of **your policy**, which has required **treatment** by a **vet**, or for which **treatment** has been recommended within the last 24 months;
  - any **condition** listed as excluded on **your schedule**;
  - any **illness** that began within 14 days of the **start date** of **your policy**, unless **we** have agreed to waive the **waiting period** as explained above;
  - any **injury** that was suffered within 48 hours of the **start date** of **your policy**, unless **we** have agreed to waive the **waiting period** as explained above;
  - any parasite control **treatments** including any **treatment** for fleas except where this is used to treat a skin **condition**;
  - any cosmetic procedure including but not limited to cosmetic dentistry or cosmetic surgery;
  - charges incurred for **house calls**, or any extra cost for out-of-hours **treatment**, or ambulance fees, unless **your vet** confirms that moving **your pet** or waiting until normal surgery hours would either endanger their life or seriously worsen the **condition**;
  - costs relating to routine or investigative tests, unless they are undertaken as part of **treatment** for a **condition** covered under this **policy**;
  - any complications caused by cosmetic **treatments** or **elective** procedures where **your vet** confirms the **treatment** was not necessary for the **treatment** of an **injury** or **illness**;
  - the cost of any food (except **prescription diet** food as set out above) or bedding;
  - the cost of any postmortem examination;
  - any **illness** that could have been prevented if **you** had followed the vaccination programme recommended by **your vet**;
  - administrative or referral fees charged by **your vet**;
  - the cost of organ or stem cell transplants and any related **treatment**, or external limb prostheses (including any charges incurred in the fitting of the prosthesis). This does not apply to internal prostheses (replacement hip, knee and/or elbow joints);
  - travel costs for taking **your pet** to the **vet**;
  - **treatment** following a fight between **your pets**, or a fight where one of the pets belongs to a member of **your immediate family**;
  - fees charged by **your vet** for completing claim forms;
  - fees charged by **your vet** for referral to another **vet**;
  - **treatment** without an itemised invoice; or
  - any exclusions listed in the '[General exclusions and conditions](#)' section.

## How to claim:

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**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

## Section 2 Third party liability (dogs only)

### Important information

- **You** must not admit or accept liability, negotiate or make a payment or promise of payment to any person without **our** written consent. Do not respond to any letters from people who are looking to claim against **you** or people acting on their behalf, **you** should forward them unanswered to **us**.
- If **you** are already covered for damage caused by **your pet** under another insurance policy, such as a **home, contents or liability policy**, this section won't apply unless and until the limit of the other **policy** has been reached.

There are some additional definitions applicable to this section only:

### Dog:

the **dog** named on **your schedule**.

### Family:

For the purposes of this section only, **family** means:

- **you**,
- **your** spouse or domestic partner,
- **you** or **your** spouse or domestic partner's child or children (including fostered, adopted or stepchildren, even if they do not live with **you**),
- **you** or **your** spouse or domestic partner's parents or grandparents,
- **you** or **your** spouse or domestic partner's brothers and sisters (and their children or grandchildren),
- **you** or **your** spouse or partner's grandchildren (including fostered, adopted or step-grandchildren, even if they do not live with **you**),
- any other person permanently residing at **your** address,
- any person looking after **your dog** with **your** permission,
- any person employed by **you** in any capacity.

## What's covered

If **your dog** injures someone else, or causes their death, or damages someone else's property during the **policy year**, and **you** are held to be legally responsible for the **injury**, death or damage, this section of **your policy** will pay up to the **policy** limit stated in **your schedule** for the legal costs of defending the claim against **you**, and any compensation or legal costs awarded by a court to the claimant.

If **your dog** injures, kills or damages more than one person's property in a single incident, **we** will pay compensation and legal costs awarded by a court and the legal costs of defending a claim up to the **policy** limit of this section of **your policy**. **We** are not liable to pay any more than this amount.

If **your dog** causes more than one incident of **injury**, death or property damage in a **policy year**, **we** will pay compensation and legal costs awarded by a court and the legal costs of defending a claim up to the **policy** limit of this section of **your policy**. **We** are not liable to pay any more than this amount.

If someone else was looking after **your dog** with **your** permission when the **injury**, death or damage occurred, **we** will pay compensation and legal costs awarded by a court and the legal costs of defending a claim up to the **policy** limit of this section of **your policy**. **We** are not liable to pay any more than this amount, provided **you** did not agree to pay them to look after **your dog**, and the **injury**, death or damage was not to the person looking after **your dog** or their **family**.

If another animal was involved with **your dog** in causing the **injury**, death or damage (even if the other animal belongs to **you**), **we** will only pay for the damage, **injury** or death caused by **your dog** insured under this **policy**. If **your** other animal is not insured under this **policy**, or the other animal belongs to someone else, **you** or the other owner will have to pay for the share of the **injury**, death or damage caused by that **dog**.

## What isn't covered

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Under no circumstances will this section of **your policy** pay:

- The first £250 of any compensation or costs;
- Any compensation or legal costs if **you** were aware, or should reasonably have been aware, that **your dog** has previously caused an **injury**, death or has damaged anyone's property, including to a member of **your family**;
- Any compensation or legal costs if the injured or deceased person is a member of **your family**;
- Any compensation or legal costs if the property damaged belongs to a member of **your family**;
- Any compensation or legal costs if **you** are legally responsible for the **injury**, death or damage only because of an agreement or contract **you** have entered into;
- Any compensation or legal costs:
  - Due to **your** profession, job, work or business, or that of a member of **your family**; or
  - Resulting from any incident that happens at **your** place of work or that of a member of **your family**;
- Any compensation or legal costs if **your dog** is one of the breeds that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs Act (Northern Ireland) 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any dog breed/species which is excluded by **us** and is listed below (including breeds which are known or classed as the names listed). This includes any dog that is a **crossbreed** of or mixed with any of these **excluded breeds**:

- |                                  |                                    |                          |
|----------------------------------|------------------------------------|--------------------------|
| ○ Abruzzese Mastiff              | ○ Chinese Shar Pei                 | ○ Neapolitan Mastiff     |
| ○ African Crested Dog            | ○ Cirneco Dell Etna                | ○ Northern Inuit Dog     |
| ○ African Wild Dog               | ○ Czechoslovakian Wolfdog          | ○ Perro de Presa Canario |
| ○ Akita                          | ○ Dingo                            | ○ Pit Bull Mastiff       |
| ○ Alangu Mastiff                 | ○ Dogo Argentino                   | ○ Pit Bull Terrier       |
| ○ American Bulldog               | ○ Dogue Brasileiro                 | ○ Portuguese Podengo     |
| ○ American Bully                 | ○ Dogue De Bordeaux                | ○ Racing Greyhound       |
| ○ American Indian Dog            | ○ East Siberian Laika              | ○ Saarloos Wolfhound     |
| ○ American Mastiff               | ○ Fila Brasileiro                  | ○ Segugios Italiano      |
| ○ American Pit Bull Terrier      | ○ Grand Bleu de Gascoigne          | ○ Shar Pei               |
| ○ American Staffordshire Terrier | ○ Gull Dong                        | ○ Tamaskan Dog           |
| ○ Australian Dingo               | ○ Husky-Wolf Hybrid                | ○ Tibetan Mastiff        |
| ○ Bandogge                       | ○ Irish Staffordshire Bull Terrier | ○ Tosa                   |
| ○ Boar Hounds                    | ○ Irish Wolfhound                  | ○ Tosa Inu               |
| ○ Boerboel                       | ○ Japanese Akita                   | ○ Utonagan Dog           |
| ○ Bully Kutta                    | ○ Japanese Tosa                    | ○ Wolf Dog               |
| ○ Canadian Inuit Dog             | ○ Korean Jindo                     | ○ Wolf Hybrid            |
| ○ Canary Dog                     | ○ Korean Mastiff                   | ○ Working Sheepdog       |
| ○ Cane Corso                     | ○ Libyan Desert Dog                |                          |
| ○ Cão de Fila de São Miguel      | ○ Mexican Hairless                 |                          |

- Any compensation or legal costs if **your dog** has been used for any commercial purposes, including but not limited to: guard dog, gun dog, farm dog, emergency rescue dog or if they have been used for racing or for security purposes;
- Any compensation or legal costs if **you** are legally responsible for the **injury**, death or damage occurring on a property licensed for the sale of alcohol where **your dog** lives or is kept;
- For any compensation or legal costs if the incident happened outside the **UK**;
- Any fines or penalties imposed on **you** from criminal proceedings, including any amount the court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the incident happening again, or because **you** have caused someone distress, embarrassment or humiliation; or
- Any claim if **your dog** has injured or caused the death of another person or damaged someone else's property if **we** find out later that when **you** bought or renewed the **policy you** failed to tell **us** that **your dog** had previously shown any aggressive behaviour towards any other person or animal.

## What you must do

---

- **You** must tell **us** as soon as possible after **you** become aware that an **injury**, death or damage incident involving **your dog** has occurred;
- When **we** ask, **you** must tell **us** about any other insurance policies **you** hold (for example, house contents or liability insurance) which could cover the cost of the damage, **injury** or death caused by **your dog**;
- **You** must give **us** any help **we** ask for and follow any instructions **we** give **you** – this includes giving **us** all information and documents **we** need that are relevant to **your** claim, at **your** cost.

## What you must NOT do

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- **You** must not admit that **your dog** was at fault or offer to make payments to anyone unless **you** have received written confirmation from **us** to do so;
- **You** must not give anybody information or help them claim against **you** unless **you** have received confirmation from **us** to do so;
- **You** must not answer letters from people who may claim against **you**, or who are acting for people who may claim against **you**. **You** should send all information, documents and letters to **us** without responding, unless **we** ask **you** to do so.

## Following a claim under this section or an incident involving your dog which relates to this section:

---

- **We** may choose to take over any complaint or legal action against **you**, in **your** name and at **our** cost.
- There is no need to find **your** own legal help. Once **we** have reviewed the claim **we** will arrange for legal representation, if it is needed.
- If **your dog** is found to have shown aggression or injured or killed someone or damaged their property (even a member of **your family**), **we** may take the decision not to continue to cover **your dog** under this section when **you** next renew **your policy**.

## How to claim:

---

**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

## Section 3 Accidental Damage

### What's covered

---

We will pay if, while visiting someone else's property, **your pet** causes **accidental damage** to personal property. **You** do not have to be legally liable for the damage to make a claim under this section.

The most **we** will pay is up to the **policy** limit for this section listed in the '[Table of Benefits](#)'.

### What isn't covered

---

We will not pay any claim for:

- Damage to personal property owned by or controlled by **you, your immediate family**, employee or guest;
- Damage to any personal property belonging to any person entrusted with the care, control or custody of **your pet**;
- Any damage occurring outside of the **UK**;
- Any damage occurring when **your pet** is left at **home** with no person aged 18 or over present;
- Damage to any motor vehicle or its contents; or
- Damage caused by **your pet** fouling, vomiting or urinating on/in any item.

### How to claim:

---

**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

## Section 4 Finding your pet

### What's covered

---

We will reimburse **you** up to the **policy** limit for this section listed in the '[Table of Benefits](#)' for the costs of any advertising (including online and social media advertising) and for the cost of any reasonable rewards **you** have incurred to recover **your pet** if they go missing or are stolen.

### What isn't covered

---

We will not pay any claim if:

- **Your pet** is stolen or goes missing within 14 days of the **start date** of **your policy** as shown on the **schedule** (this does not apply if **you** have switched to Morrisons Pet Insurance from another insurer and **we** have agreed to waive the **waiting period**);
- **You** cannot supply the name and contact details of anyone **you** have paid a reward to for the recovery of **your pet**;
- Any reward to a member of **your immediate family**;
- Any reward to a person who was caring for **your pet** when it was lost or stolen;
- **Your pet** is not microchipped at the time it went missing or was stolen (except in the case of **your vet** confirming that **your pet** was unsuitable to be chipped for reasons of its health); or
- Any costs for services carried out by a pet detective or other professional pet recovery company.

### How to claim:

---

**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

In the case of a reward, **you** must not pay the finder yourself. Please provide **our Claims Administrator** with the details of the finder and they will arrange for payment to be made direct.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

# Section 5 Missing pet

## Important information

If **we** have agreed to pay a claim for the value of **your pet** under any other section of **your policy** (e.g., [Section 6 - Saying Goodbye](#)), **we** will not pay any additional amounts for the value of **your pet** under this section.

## What's covered

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**We** will reimburse the price **you** paid for **your pet**, up to the **policy** limit for this section, as stated in the '[Table of Benefits](#)' if they are stolen, or go missing, and are not recovered within 30 days.

If **you** have no written proof of payment or **you** did not pay for **your pet**, **we** will pay **you** the lower amount of either:

- (a) the value **you** declared when **you** applied for cover, or
- (b) the market value at the time **you** purchased **your pet** up to the limit for this section shown on the '[Table of Benefits](#)'.

If **your pet** is found after **we** have paid **you**, **you** must pay **us** back all the money **you** received. **We** may take legal action to recover the money if **you** do not pay it back to **us**.

## What you need to do

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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 contact the local authority e.g. the council dog warden or police.

If **you** suspect that **your pet** has been stolen, **you** must report the theft to the police and get a Crime Reference Number (CRN) from them.

## What isn't covered

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**We** will not pay any claim if:

- **Your pet** is stolen or goes missing within 14 days of the **start date** (this does not apply if **you** have switched to Morrisons Pet Insurance from another insurer, and **we** have agreed to waive the **waiting period**);
- **Your pet** is not microchipped at the time it went missing or was stolen (except in the case of **your vet** confirming that **your pet** was unsuitable to be chipped for reasons of its health).

## How to claim

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**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

## Section 6 Saying goodbye

### Important information

If **we** have agreed to pay a claim for the value of **your pet** under any other section of **your policy** (e.g., [Section 5 - Missing pet](#)), **we** will not pay any additional amounts for the value of **your pet** under this section.

### What's covered

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If, during the **policy** period, **your pet** dies from an **illness** or **injury**, or **your vet** recommends that they be put to sleep to relieve incurable suffering, **we** will reimburse the amount **you** paid for **your pet**, up to the **policy** limit for this section, as stated in 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 pet's** purchase up to the limit for this section shown on the '[Table of Benefits](#)'.

### What isn't covered

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**We** will not pay:

- Any amount if the death of **your pet** results from a **pre-existing condition**;
- Any amount if the death of **your pet** results from an **illness** within the first 14 days or **injury** within the first 48 hours from the **start date** of **your policy** as shown in the **schedule** (this exclusion is not applicable to renewed policies);
- Any amount if the death of **your pet** results from **illness** or **injury** after the renewal date that follows **your pet** reaching the age specified below:
  - Cats – 10 years old
  - Dogs – 8 years old
- Any amount if **your pet** was put to sleep as a result of complications from breeding, pregnancy, giving birth;
- Any amount if **your pet** was put to sleep for safety reasons after showing aggressive behaviour;
- Any amount if **your pet** was put to sleep for any reason except for humane reasons to alleviate incurable and inhumane suffering.

### Euthanasia

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If recommended by **your vet** for humane purposes, **we** will pay the cost of the euthanasia procedure up to the **policy** limit for this section, as shown in the '[Table of Benefits](#)'.

### Cremation or burial

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**We** will pay the cost of cremation or burial of **your pet's** remains, up to the **policy** limit for this section, as shown in the '[Table of Benefits](#)'.

### How to claim:

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**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

## Section 7 Emergency pet care

### What's covered

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**We** will pay or reimburse **you** for the cost of kennel or cattery fees, or for a professional dog walker or pet minder to care for **your pet** in **your home**, up to the **policy** limit for this section as stated in the 'Table of Benefits' if **you** or a member of **your immediate family** becomes unexpectedly ill or suffers an **injury** and has to spend more than 48 hours in hospital.

### What isn't covered

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**We** will not pay any costs resulting from **you** or a member of **your immediate family** being hospitalised for any of these events:

- Alcoholism, drug abuse or intentional self-inflicted injuries;
- Pregnancy or giving birth;
- An **illness** or **injury** which occurred or showed **clinical signs** before the **start date** of **your policy** as shown in the **schedule**; or
- An **illness** first occurring or showing symptoms within 14 days of the **start date**. This does not apply if **you** have switched to Morrisons Pet Insurance from another insurer, and **we** have agreed to waive the **waiting period**).

### How to claim:

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**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

**We** will reimburse **you** if **you** have already paid the costs of **your pet's** care, in which case **we** will need the itemised receipts from the kennel, cattery or pet minder as part of **your** claim. Alternatively, **we** can pay the costs directly, so please provide **us** with the details of the kennel, cattery or pet minder and **we** will arrange for payment to be made direct.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

## Section 8 Holiday cancellation

### What's covered

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We will reimburse **you** for the cost of any lost travel and accommodation charges, or for change fees charged by **your** travel provider, which **you** are unable to recover from any other source (e.g., travel insurance or refund) if:

- **You**, or a member of **your immediate family** booked to travel with **you**, cancel **your holiday** before **you** were due to leave because **your pet** goes missing, or suffers from a life-threatening **illness** or a serious **injury** less than 7 days before **your** departure date; or
- **You** come **home** early because **your pet** goes missing, or suffers from a life-threatening **illness** or a serious **injury** while **you** are away; and

**your vet** advises that **your pet** needs **treatment** or surgery, and the aftercare cannot reasonably be provided by someone else.

### What isn't covered

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If **you** delay, cut short or cancel **your holiday** we will not pay any costs:

- For anyone on **holiday** with **you** other than members of **your immediate family**;
- If **your pet** needs **treatment**, and **your vet** confirms that the aftercare can reasonably be provided by someone else;
- If **your pet** needs **treatment** due to a **condition** which occurs or shows **clinical signs** more than 7 days of the **start date** of **your holiday**;
- If **you** booked **your holiday** less than 28 days before **you** were due to leave; or
- If **you** can claim these costs back from any other source, for example from **your** travel insurance policy.

### How to claim:

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**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the ['How to contact us'](#) section at the start of this document.

We will reimburse **you** for the costs of any lost travel and accommodation charges, or for change fees charged by **your** travel provider, so **we** will need the itemised receipts from the hotel, airline or travel provider as part of **your** claim.

Please refer to the claims conditions found under ['Legal and compliance'](#) section.

## Section 9 Travelling abroad with your pet

### Important information

**You** are covered for a maximum of 90 days in total, limited to 30 days per trip, abroad in any **policy year**, regardless of the number of trips.

### What's covered

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**Your policy** coverage under Section 1 - Veterinary Fees is extended to cover **you** while **you** are holidaying with **your pet** in any **EU** or EEA country. **You** can find the government's rules for travelling abroad with **your pet** at: [www.gov.uk/taking-your-pet-abroad](http://www.gov.uk/taking-your-pet-abroad). If **you** do not follow these rules, **we** will not be able to pay **your** claim.

**We** will reimburse **you** for the cost of any **vet fees** for **treatment your pet** has received while temporarily abroad with **you** in any **EU** or EEA country during the **policy year**. Any payment made under this section is deducted from the **policy** limit for Section 1 - Veterinary Fees as shown on **your schedule**.

Additionally, **you** are covered for quarantine costs if **you** are obliged to quarantine **your pet** on **your** return journey to the **UK** (**we** will not pay for quarantine costs if **you** are obliged to quarantine **your pet** on **your** way to **your holiday** destination).

**We** will pay up to the **policy** limit for this section as stated in **your schedule** for:

- If **your pet** becomes ill or is injured while abroad despite **you** following all the government's rules for travelling abroad with **your pet**;
- Quarantine costs if **you** are obliged to quarantine **your pet** on **your** return journey to the **UK**;
- The cost involved in getting new travel documents for **your pet** if **your pet's** microchip fails;
- Quarantine costs and/or the cost of obtaining new travel documents for **your pet** due to **your pet's** travel documents being lost or stolen or destroyed during a trip;
- Any extra accommodation and return **home** costs and fees for **you** and **your pet** if **your pet** needs emergency **vet treatment** and as a result of this **you** miss **your** planned date to travel **home**;
- Any extra travel and accommodation costs and fees if **your pet** becomes lost during a trip, whilst **you** try to find **your pet** before the planned date **you** are due to travel **home**;
- If **your pet** dies, the cost of returning **your pet's** body **home** or the cost of disposal in an agreed country;
- Any extra accommodation costs while **you** get replacement pet travel documents should they become lost, stolen or destroyed during a trip;
- Any extra costs to travel **home** if the time in getting replacement travel documents has caused **you** to miss **your** planned travel arrangements back to **your home**.

## What isn't covered

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- Any costs incurred for following the government's rules for travelling abroad with **your pet** (e.g., the cost of any required vaccinations);
- Any costs incurred for failing to follow the government's rules for travelling abroad with **your pet** (e.g., quarantine costs);
- Any costs incurred if **your pet's** microchip fails and **you** did not arrange to have it checked before departure, or it was checked and found to not be functioning properly before **your** departure, and **you** travelled anyway;
- Any costs incurred due to any **condition** that **you** were aware of before the start of **your** trip;
- Claims which happen while **you** and **your pet** are outside the **EU**, the EEA, or the **UK**, the Channel Islands and the Isle of Man;
- Any claim for reimbursement not supported by a receipt showing the address and telephone number of the veterinary surgery providing **treatment**;
- Any claim against **you** under Section 2 -Third Party Liability (dogs only) for an incident occurring outside the **UK**;
- Unless a **vet** has confirmed **your pet** is too ill to travel **home** the same way it travelled abroad;
- Any claims unless a **vet** has confirmed **your pet** is too ill to travel **home** on the planned date;
- Any claim if **your** trip was made to get **treatment** abroad;
- Any claim for more than 14 days' accommodation costs and more than £30 for each day's accommodation;
- Any claim for the cost of a coffin, casket or other container for **your pet's** remains;
- Any claim for the cost of food;
- Any claim not supported by receipts showing the amount **you** paid;
- Where **you** have not told the local police as soon as **you** became aware that **your pet** has gone missing and **you** have not obtained a Police report or Crime Reference Number.

## How to claim:

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**You** must notify **our Claims Administrator** as soon as possible via the Claims Help Line number, email, or through the online claims form, all of which are found under the '[How to contact us](#)' section at the start of this document.

**We** will reimburse **you** for any **vet fees**, quarantine costs or charges for the issuance of new travel documentation up to the **policy** limit for this section as stated in **your schedule**, so **we** will need the itemised receipts from the veterinary practice, quarantine facility or documentation provider as part of **your** claim.

Please refer to the claims conditions found under '[Legal and compliance](#)' section.

# Legal and compliance

## How to make a complaint

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**We** aim to always provide the highest service standards. However, **we** recognise that **we** do sometimes get things wrong. Accordingly, **we** have set up a complaints procedure to allow **you** to tell **us** about any aspect of **our** service that **you** are dissatisfied with and to allow **us** to review **our** processes and any decisions **we** might have made. **Our** objectives are to ensure that **your** concerns are dealt with promptly and fairly.

## For complaints relating to the sale and administration of your policy

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Post: Morrisons Pet Insurance Complaints Team, 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex SS1 2BB

Phone: **0333 049 4010** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [petcomplaints@insurance.morrisons.com](mailto:petcomplaints@insurance.morrisons.com)

## For complaints relating to claims

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Phone: **0345 030 8101** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [Customer.Care@davies-group.com](mailto:Customer.Care@davies-group.com)

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your policy** number and/or claim number.
- The reason for **your** complaint.
- Any written correspondence (including emails) should be headed 'COMPLAINT', and **you** may include copies of supporting material.

## What to do if you are still not satisfied?

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If **you** are not happy following **our** response or **your** complaint has not been resolved within eight weeks **you** may have the right to ask the Financial Ombudsman Service to review **your** complaint. **You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Tel: 0800 023 4567

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service can only deal with **your** complaint after **you** have followed **our** full complaints procedure. If **you** use **our** complaints procedure or complain to the Financial Services Ombudsman, **your** right to take legal action against **us** is not affected.

## Fraud

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If **you**, or anyone acting for **you**, make a fraudulent claim by:

- providing false or inflated information,
- making a statement in support of a claim if **you** know is false,
- sending **us** fake, altered, or false documents,
- engaging in any other behaviour to gain monetary benefits that **you** wouldn't normally receive under this insurance contract,

then **we**:

- (a) Are not liable to pay the claim; and
- (b) May recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- (c) May by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** rights under clause (c) above:

- **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- **We** will not return any of the premiums **you** have paid.

## How to make a claim

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**You** must notify **our Claims Administrator** as soon as possible when something happens that will or might result in a claim. Check the **schedule** and **your policy** wording to see whether the loss is covered.

Phone: **0345 030 8101** Monday to Friday 9am - 5pm, excluding Bank Holidays

Email: [MorrisonPetClaims@davies-group.com](mailto:MorrisonPetClaims@davies-group.com)

Online Claims Form: <https://MorrisonPet.davies-group.com>

- **You** must read the section of cover which applies to **your** claim. If **you're** not sure whether **your** claim will be covered, please call **our Claims Administrator** on the Claims Help Line number.
- Please keep all receipts and invoices that **you** want to claim for and send them to **us** with **your** completed claim form and any other documents to support **your** claim.
- It's **your** responsibility to check the accuracy of all information provided on or with a claim form by a **vet** or anyone else.
- **You** must provide and if required pay for all the relevant information, documents and help that **we** need in order to assess **your** claim. This includes **vet** certificates and records, and details of any other relevant insurance that may apply.
- Whatever **your** claim is for, please make sure that **you** include all the information asked for on the claim form. If the claim form isn't properly completed or doesn't include all the supporting documents this could delay **your** claim settlement.
- Any false or exaggerated information submitted to **us** on a claim could invalidate **your policy**. Please see 'Fraud' and the 'General exclusions and conditions' sections for more information.

## Contract of Insurance

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**Your policy** is a legal contract between **you** and **us** at Accredited Insurance (UK) Limited, 70 Fenchurch Street, London, United Kingdom, EC3M 4BR.

## Language

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All communication between **you**, and **us** in relation to this **policy** will be in English.

## Governing Law and Courts

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**You** and **we** agree that this contract will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

## Financial Services Compensation Scheme (FSCS)

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**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS. **You** can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk), call them on 0800 678 1100, or write to them at Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.

## Data protection notices: how we protect your personal information

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There are multiple organisations involved in providing a Morrisons Pet Insurance **policy** (for example: insurers, insurance intermediaries, claims service providers). The personal data that is provided by **you** (or others) in connection with **our pet** insurance may be shared with and used by these organisations who act as Data Controllers for a variety of purposes.

- **Hood Group Ltd.**, which sells and administers **your policy** and provides customer service facilities. Their privacy policy can be found here: <https://mypolicy.pet-insurance.morrisons.com/privacypolicy.html>.
- **Wm Morrison Supermarkets Limited**, who promotes the product. Their privacy policy can be found here: <https://my.morrisons.com/privacy-policy>.
- **Burns & Wilcox Global Solutions Limited**, who underwrites **your policy**. Their privacy policy can be found here: <https://www.burnsandwilcox.co.uk/privacy-policy/>.
- **Accredited Insurance (UK) Limited**, the insurer of **your policy**. Their privacy policy can be found here: <https://www.accreditedinsurance.com/privacy-notice-europe-uk/>.
- **Vetsdirect Limited** (trading as **The Vet Connection**), which provides the Pet Health Assist Line 24/7 veterinary assistance service. Their privacy policy can be found here: <https://www.thevetconnection.co.uk/privacy-policy/>.
- **Davies Group Ltd.**, which is responsible for claims handling. Their privacy policy can be found here: <https://davies-group.com/privacy-notice/>.

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