

Important. Please read and keep it safe

Pet Insurance Policy

How to get in touch

Our lines are open from 8am to 6pm Monday to Friday and 9am to 2pm on Saturdays (excluding public and bank holidays).

Claims

To make a claim, call us on 0333 234 0631. Please call us as soon as **you** are aware **you** will need to claim.

For more information see the 'How to Claim' section

*Calls to 0333 numbers are charged at national call rates (charges may vary dependant on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Customer Services

If **you** have a question about **your** cover, need to make changes to **your** policy or want to make a complaint, call **us** on 0333 234 0630. For more information on making a complaint, please see the 'Complaints procedure' section.

For our joint protection telephone calls may be recorded and/or monitored.

If **you** need to write to **us**, **our** postal address is:

Aviva Pet Insurance,
The Connect Centre,
Kingston Crescent,
Portsmouth,
PO2 8QL

When writing please help **us** by quoting **your** policy number on any correspondence.

Important information about your policy

Excess

The **excess** will be applied to each individual claim for **vet** fees made under this policy.

If we make multiple payments for the same **illness** or **injury** this **excess** will be applied to the first payment **we** make in each **period of insurance**.

Pets aged 7 years and over

If **your** pet is aged 7 years or over **we** will pay a maximum of 85% of each claim for **vet** fees, the remaining 15% **contribution** must be paid by **you**; this is in addition to any **excess** that may apply. **We** will always make a deduction for the **excess** before calculating the **contribution**.

For example

You submit a claim for £500. **We** make a deduction of £75 for the excess which leaves £425 balance remaining.

We will pay 85% (£361.25) towards the claim; the remainder (£138.75) is the **excess** plus **your** 15% **contribution** which must be paid by **you**.

If **your** pet reaches 7 years of age part way through the **period of insurance**, **your contribution** will be applied from the start of the next **period of insurance** where **your schedule** shows **your pet** to be 7 years old.

Period of insurance

This policy is an annual contract between **you** and **us**. At the end of each **period of insurance** **we** may offer to renew this contract for a further year. If **we** decide not to offer **you** a renewal **we** will write to **you** at least 30 days before the end of the current **period of insurance**. **We** are under no obligation to renew **your** policy.

Changing your cover

In the event that **you** wish to change **your** cover from one Aviva Pet Insurance product to another, for example moving from Gold to Platinum, or vice-versa, **your** original policy will be cancelled and a new policy set up; the replacement policy will be considered to be new contract and therefore any **illness** or **injury** that occurred prior to the start of the replacement cover will be considered as a **pre-existing condition** and excluded from cover.

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This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the main policy section. It is important that **you** read the policy carefully.

Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

What is Aviva Pet Insurance?

The Aviva Pet Insurance is designed to meet certain costs that might arise as a result of your pet ownership.

What are the benefits and features of Aviva Pet Insurance?

Your policy includes the following significant features and benefits which are explained in detail in the policy.

- Cover for your dog or cat from 8 weeks of age, but under 9 years of age (dogs) or 11 years of age (cats) at the start date; once covered there is no maximum age limit.
- Cover for illness or injury, death of your pet, theft or straying, advertising and reward, boarding kennel fees should you go into hospital, holiday cancellation or curtailment and third party liability cover.
- Extends to cover vet fees whilst you are temporarily located in a member country of the PETS Travel Scheme or Eire, as long as you comply with the PETS Travel Scheme and you do not stay abroad longer than 6 months in each period of insurance.

Section	Features and Benefits
Illness or injury	<p>We will pay :</p> <ul style="list-style-type: none"> - The costs for treatment of the insured pet by a vet for injury or illness including alternative and/or complementary treatment carried out under your vet's instruction. - The purchase price of your pet if it dies or has to be put to sleep by a vet following an accident or illness (Gold and Platinum only).
Third party liability (Dogs only)	<p>Cover for your legal liability, if someone is accidentally injured or killed or their property is accidentally damaged as a result of an incident involving your dog.</p>
Theft or straying	<p>We will pay :</p> <ul style="list-style-type: none"> - The cost of local advertising and a reward if your pet is stolen or strays. - The purchase price of your pet if it is stolen or strays and is not recovered. - One claim per period of insurance.
Boarding kennel/cattery fees (Gold and Platinum only)	<p>Cover for boarding your pet at licensed premises, if you have to go into hospital for more than 48 consecutive hours.</p>
Holiday cancellation/curtailment (Gold and Platinum only)	<p>We will pay your travel and accommodation expenses you cannot recover from elsewhere if you have to cancel or cut short your holiday because your pet needs immediate life saving surgery as a result of :</p> <ul style="list-style-type: none"> - An illness or injury that first shows symptoms in the 7 days before you leave, or; - An illness or injury that first shows symptoms while you are on holiday.

What are the significant or unusual exclusions or limitations of Aviva Pet Insurance?

- You must ensure your pet receives regular annual check ups and the required annual vaccinations. If you do not do so, your cover may be affected and we may not pay your claim.
- The excess will be applied to each individual claim for vet fees made under this policy. If we make multiple payments for the same illness or injury, this excess will be applied to the first payment we make in each period of insurance.
- If your pet is aged 7 years or over we will pay a maximum of 85% of each claim for vet fees, the remaining 15% contribution must be paid by you.
- There is no cover for:
- Any incident that happens outside the United Kingdom, Northern Ireland, Isle of Man, Channel Islands, Republic of Ireland and member countries of the PETS Travel Scheme (not including non-EU countries as defined by DEFRA).
- Any claim for Third party liability, theft or straying or boarding kennel/cattery fees arising from an incident occurring outside of the UK.
- Animals that must be registered under the UK Government's Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
- Pets used for commercial, security, or racing purposes.
- Malicious or wilful injury or gross negligence to your pet caused by you or members of your family.

Section

Exclusions and Limitations

Illness or injury	<p>You will pay the excess shown on your policy schedule. We will not pay claims for:</p> <ul style="list-style-type: none">- Pre-existing injuries or illnesses (unless agreed by us in writing).- Any illness which arises within the first 10 days of the start of cover.- Treatment to teeth or gums due to any illness.- Preventative and elective treatment, routine examinations, vaccination, spaying, castration, pregnancy or giving birth.- Unapproved alternative/complementary treatment. We will not pay any claim for death: <ul style="list-style-type: none">- If the death results from illness that first occurred or showed clinical signs before the cover starts or within the first 10 days of the start of cover.- If the death results from illness and at the time of death, your pet is over 9 years of age in the case of a dog, or over 11 years in the case of a cat.- If you have selected Silver cover (as shown on your schedule).
Third party liability (Dogs only)	<p>You will pay the first £100 of each claim for loss or damage.</p> <ul style="list-style-type: none">- We will not pay any claim if the injured person or damaged property belongs to a person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.
Theft or straying	<p>You must report loss or theft to the police within 48 hours of discovery. We will not pay advertising expense incurred without our prior consent. We will only pay for theft or straying once in any period of insurance.</p>
Boarding kennel/cattery fees (Gold and Platinum only)	<p>We will not pay any claim as a result of:</p> <ul style="list-style-type: none">- Hospitalisation that arises due to an illness occurring in any form prior to the inception of the insurance.- Hospitalisation due to pregnancy or giving birth, drug or alcohol abuse, self-harm or attempted suicide.
Holiday cancellation/curtailment (Gold and Platinum only)	<p>We will not pay any claim:</p> <ul style="list-style-type: none">- If you cancel your holiday or come home early because your pet needs treatment or surgery that is not lifesaving.- If you cancel your holiday or come home early as a result of an injury or illness that showed clinical signs more than 7 days before your holiday started.- Where you booked your holiday less than 28 days before the scheduled date of departure.

How long does my Aviva Pet Insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

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

You have the statutory right to cancel your policy within 14 days from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later.

In the event of a claim for death by accident, theft or straying we will deduct the claims payment from any refund which is due to you, if you are paying by monthly premiums we will deduct the outstanding premiums from the claim payment we make.

In all other cases, we will retain an amount of premium in proportion to the time you have been on cover and refund the balance to you.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

How do I make a claim?

Should you need to make a claim under this policy, please contact us on 0333 234 0631 as soon as possible. In all cases, please quote your policy number.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact Customer Services on 0330 234 0630. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body.

Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Table of Benefits

This pet insurance policy will cover **you** up to the maximum limits shown below, subject to the level of cover that **you** have selected and that is shown on **your schedule**.

Cover	Silver	Gold	Platinum	Excess
Illness and injury – including:				
Vets fees	£1500 per year	£3500 per year	£6500 per year	Refer to Schedule
Behavioral problems	£200	£200	£200	As above
Cremation costs	£100	£100	£100	As above
Death from illness or accident	£0	£500	£1000	Nil
Clinical diet	£200	£200	£200	As above
Thirdparty liability (Dogs only)	£1m	£1m	£1m	£100 per incident
Theft and straying including				Nil
Advertising costs & materials	£0	£250	£750	Nil
Reward	£0	£250	£250	Nil
Loss of your pet	£0	£500	£1000	Nil
Boarding kennel and cattery fees	£0	£500	£1000	Nil
Holiday cancellation/ curtailment	£0	£1000	£2000	Nil
Payvets direct	Yes - Provided your vet agrees.			
Coverabroad	6 months cover during the period of insurance .			

Helplines*

Bereavement Counselling
0333 003 2258

An understanding confidential and professional service enabling you to talk for as long as **you** need about the death or illness of **your pet**. Help and advice to address the symptoms brought about by bereavement.

Lines open 24 hours a day, 365 days a year.

Pet legal
0333 003 2258

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way.

Lines open 24 hours a day, 365 days a year.

Pet minders
0333 234 0631

This enables **you** to find a local registered Dog Minder (on a national basis) for either a few minutes or indeed weeks, in order to look after **your** dog while **you** are away.

Lines open 8.00am to 6.00pm weekdays and 9.00am to 2.00pm on Saturdays

Find a vet helpline
0333 234 0631

If **you** and **your** pet are away from home whilst in the UK and **your** pet needs urgent veterinary care, **you** have access to a helpline so **you** can identify the nearest vet to **you**.

Lines open 8.00am to 6.00pm weekdays and 9.00am to 2.00pm on Saturdays

*Services offered through these helplines are provided by external companies. **Your** insurance does not cover any additional costs charged for these services.

Calls to 0333 numbers are charged at national call rates (charges may vary dependant on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Introduction

Thank **you** for choosing Aviva Pet Insurance.

This insurance is underwritten by Aviva Insurance Limited and arranged and administered by BDML Connect Limited.

Please read this policy document and **your schedule** and familiarise **yourself** with the cover provided by this insurance, and all the terms, conditions and exclusions that apply.

Should any of the information on **your schedule** be incorrect or **you** need to advise **us** of any changes please contact **us** for assistance.

For details of how to contact **us** please see the 'how to get in touch' section.

Words with special meanings

Some words and expressions in the policy have the same meaning wherever they are used. For ease of reading these definitions are highlighted by the use of 'bold' print.

Alternative medicine

Herbal or homeopathic medicine considered necessary by **your vet** and administered by a suitably qualified practitioner.

Complementary medicine

Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic **treatment** considered necessary by **your vet** and administered by a suitably qualified practitioner.

Contribution

If **your pet** is aged 7 years or older **you** must pay 15% of every claim for **vet** fees. This is calculated as 15% of the total remaining after

deduction of any applicable **excess**. For further information please refer to the 'Important information about your policy' section.

Excess

The amount which is shown on **your** policy **schedule** that **you** will have to pay towards each claim. For further information please refer to the 'Important information about your policy' section.

Illness

Physical disease, sickness or infection suffered by **your pet** and diagnosed by a **vet**.

Injury

Physical damage or trauma to **your pet** caused by a sudden and unforeseen accident.

Period of insurance

The period for which **your pet** is covered by this insurance as shown on **your schedule**.

Pet

The dog or cat named on **your schedule**.

PETS Travel Scheme

The Government scheme allowing **you** to take **your pet** abroad to certain specific countries and re-enter the UK without the need for **your pet** to enter quarantine provided certain criteria have been adhered to.

Pre-existing condition

Any **illness** or **injury** (or associated symptoms), whether diagnosed or not by a **vet**, which occurred prior to the start date of this policy.

Schedule

Your schedule of insurance which confirms the level of cover **you** have selected, the name of the insured **pet**, the premium, **excess**, **your contribution** and any endorsements which apply to **your** cover. A **schedule** will be issued at the start date of **your** insurance and at each renewal. If **you** or **we** make any changes to **your** policy, **we** will issue a new **schedule** which will be valid from the date these changes were notified to **us**.

Terrorism

Any act or acts including, but not limited to the use or threat of force and/or violence and/ or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and /or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/ or to put the

public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing or care provided by a veterinary practice under the direction of a **vet**.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and Isle of Man

Vet

A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the **UK**, or any qualified registered veterinary surgeon actively working outside the UK in a country covered by the **PETS Travel Scheme**.

We/Us/Our

Aviva Insurance Limited is registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Aviva Pet Insurance is arranged and administered by BDML Connect Limited who are acting on **our** behalf.

You/Your

The policyholder and owner of the **pet** who is named on the **schedule**.

The contract of insurance

This policy is a contract between **you** and **us**.

The following elements form the contract of insurance between **you** and **us**. Please read them and keep them safe.

- This booklet;
- Information contained on **your** Statement of Insurance;
- **Your schedule**;
- Any changes to **your pet** insurance policy contained in notices issued by **us** at renewal.

In return for **you** paying **your** premium, **we** will provide the cover shown on **your schedule**, subject to the terms and conditions of this policy booklet during the **period of insurance**.

Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms and conditions within this policy.

Eligibility

To be eligible for cover **your pet** must:

- Be owned by **you**; and
- Reside permanently with you in the **UK**; and:
- Be between eight weeks and nine years of age (for dogs) and between eight weeks and eleven years (for cats) at the start date of the policy.

Your pet must not be:

- An animal which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) order 1991 or any subsequent

amendments. **You** can find further information on which types of dogs are affected by the Dangerous Dogs Act by visiting the DEFRA website at www.defra.gov.uk/wildlife-pets.

- Used for any commercial, security or racing purposes.

What you need to tell us

You must take care to provide complete and accurate answers to the questions **we** ask when **you** take out **your** policy, when **you** make changes to **your** policy and when **you** renew **your** policy.

You must also tell **us** if any of the following changes take places:

- **You** change address.
- **You** change your bank details (if you pay monthly premiums).
- **You** move abroad permanently.
- **You** are going to be temporarily resident outside the **UK** for more than 6 months during the **period of insurance**.
- **Your pet** is used for commercial, security or racing purposes.
- **Your pet** is neutered or spayed.
- **Your** pet is micro-chipped.
- **You** sell **your** pet or transfer ownership of the pet to another person.
- **Your** pet dies.

When **you** inform **us** of a change, **we** will tell **you** if this affects **your** insurance, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to the

policy. If **you** do not inform **us** about a change it may affect any claim **you** make.

If the information provided by **you** is not complete and accurate **we** may:-

- Revise the premium; and/or
- Cancel your policy; and/or
- Refuse to pay a claim; and/or
- Exclude cover for a **pre-existing condition**.

How does the illness and injury cover work?

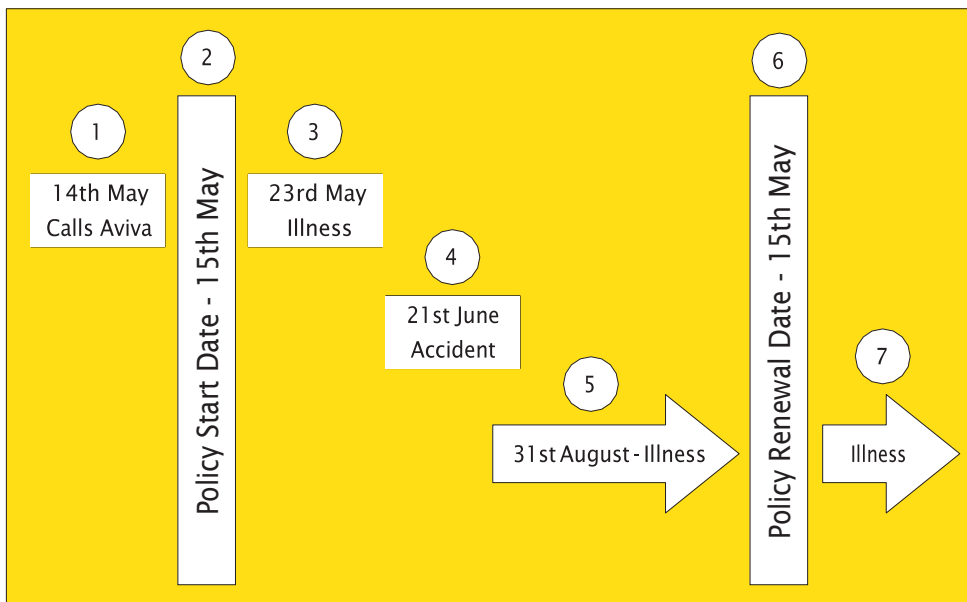
This diagram and the explanation below help to illustrate how the **illness** and **injury** cover operates:

1. Michelle has just brought home her new two year old dog Ruby and decides that she needs to take out Pet Insurance so she calls Aviva. The advisor she speaks to asks whether Ruby has any **pre-existing conditions** and she confirms that Ruby

suffered from kennel cough which has now been treated and she has been vaccinated. The advisor explains that any future claims for kennel cough will be excluded from cover.

2. Michelle's policy starts on the 15th of May.
3. On the 23rd of May Michelle takes Ruby to the **vet** as Ruby had been sick during the night. The **vet** checks her and tells her that it could be something she ate and it should resolve itself, but takes some blood samples and presents Michelle with a bill for £100 and explains that if anything shows up Ruby may need further **treatment**.

Michelle contacts the Aviva Claims team to notify them of the **illness**. The claims advisor explains that any **illness** which develops in the first 10 days of cover is excluded so this claim would not be valid. Ruby makes a full recovery.



4. On the 21st June Michelle is walking Ruby through the woods, on the way back to the car Ruby steps on a broken bottle and cuts her paw. She is taken to the **vet** who removes the shard of glass then cleans, stitches and bandages the wound. All together the bill comes to £125. Michelle pays the bill and calls the Aviva claims team when she get home. The claim is accepted and Michelle receives a cheque for £50, which is the total bill less the £75 **excess**. If Ruby had been 7 years old or over, Michelle would also need to make a 15% **contribution**, so she would have received a cheque for £42.50 which is the total bill less the £75 **excess** and the 15% **contribution** (£7.50).

5. Towards the end of August Michelle notices that Ruby is drinking more than normal and is losing weight, so takes Ruby to the **vet**.

The **vet** takes a blood sample and keeps Ruby in overnight. Ruby is diagnosed with diabetes and prescribed insulin. The total bill for tests and **treatment** comes to £215 and Michelle is told that she will need to continue buying insulin every 3 months.

The **vet** agrees that Aviva can pay him direct and completes the claim form which is returned to Aviva.

The **vet** receives a cheque for £140 (£215 less £75 **excess**). Had Ruby been 7 years or older the payment would have been £119 as Michelle would also have to pay her 15% **contribution**.

Each quarter the **vet** bill comes to £120 for insulin and examinations, the **vet** receives a cheque for the full amount in November and February. No **excess** is deducted as this is applied only once per condition in each **period of insurance**.

If Ruby had been 7 years or older, each cheque would have been for £102 due to the 15%

contribution which is applied to every payment made.

6. In April Michelle receives her renewal notice and decides to continue with cover. The new **period of insurance** starts from the 15th of May.

7. At the end of May, Ruby requires her insulin and a claim is submitted for £120. Because this is a new **period of insurance** a cheque is sent to the vet for £45 which includes a deduction for the **excess**, this is paid by Michelle direct to the **vet**.

Section 1 – Illness and injury

What is covered:

Your pet is covered whilst in the **UK**. In addition we will cover **your pet** if **you** are travelling abroad together and **you** comply with the **PETS Travel Scheme**.

1. If **your pet** suffers **illness** or **injury** we will pay the cost of **treatment** administered under the care and direction of a **vet**; this includes:
 - a) The cost of any **alternative medicine** which the **vet** recommends.
 - b) The cost of **complementary medicine**. This includes up to 10 sessions of hydrotherapy immediately before or after surgery. **We** will only pay for hydrotherapy if the pool operators are members of the Canine Hydrotherapy Association.
 - c) The cost of a clinical diet for **your pet** which is recommended by your **vet**. We will pay the cost for the clinical diet after a deduction of:

£1.00 per kg dried food (dogs and cats),
53p per tin/pouch (dogs),
26p per tin/pouch (cats),

up to maximum benefit of £200 per **period of insurance**.
 - d) The cost of **treatment** for behavioural problems carried out by a member of a professional organisation acting under the direction of a **vet** up to a maximum of £200 per **period of insurance**.

We will not pay:

1. The **excess** and your **contribution** (if applicable).
2. Any claim for a **pre-existing condition**.
3. Any claim for **illness** which arises or first shows symptoms within 10 days after the start of the policy.
4. Any claim for behavioural problems where such problems were apparent before the start date of the policy.
5. Any claim as a result of a "notifiable" disease as defined by the Animal Health Act 1981 e.g. Rabies.
6. Any claim for routine treatments which are not necessary to alleviate the symptoms of an **illness** or **injury**. This includes, but is not limited to, spaying or castration (including the removal of retained testicles), removal of dew claws, cleaning or descaling of teeth or bathing or grooming of **your pet**.
7. Any claim for preventative treatments. This includes, but is not limited to, spaying to prevent the recurrence of false pregnancy or mammary tumours, castration for the prevention of anal adenomas, vaccinations, flea and tick treatments, roundworm and tape worm treatments.
8. Any claim or costs in connection with pregnancy or giving birth, repair or **treatment** of umbilical hernias or organ transplantation.
9. Any claim if **you** and **your pet** have been

What is covered:

- e) Fees for dental **treatment** as a result of an **injury**.
 - f) Fees for dental **treatment** to relieve suffering due to **illness** provided the **pet** has been insured under this policy for at least 2 years, there is a history of regular routine dental check-ups and there has been no previous dental **treatment** required.
 - g) Fees for putting **your pet** to sleep as long as it is recommended by **your vet** and is to relieve inhumane or incurable suffering following an insured **injury** or **illness**.
 - h) The cost of cremation and/or burial up to the maximum benefit of £100.
2. If **you** have selected Gold or Platinum cover and **your pet** dies or has to be put to sleep, due to an **illness** or **injury** we will pay:
- a) The price **you** paid for **your pet** as declared on the schedule of insurance up to the maximum limits shown on **your schedule**.

We will not pay:

- away from the UK for more than 6 months in the **period of insurance**.
- 10. The cost of any dentistry which is not related to an **illness** or **injury** (including, but not limited to, cosmetic dentistry or **treatment** for under/overshot jaws).
- 11. Fees for unapproved **alternative medicine** or **complementary medicine** (including, but not limited to, pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage and faith healing).
- 12. Any ambulance charges unless the **vet** declares that for **you** to move **your pet** would seriously endanger its health.
- 13. Any fees for house calls, hospitalisation or out of hours **treatment** unless the vet declares that any delay in **treatment** would have worsened **your pet's illness** or **injury**.
- 14. A clinical diet that is only prescribed to help **your pet** lose weight.
- 15. Fees for the cost of **treatment your pet** has received outside the **period of insurance**, or where the maximum sum insured has been reached.
- 16. Any fee charged by **your vet** for travelling expenses or to complete the claim form.
- 17. Any medication or **treatment** not recommended by a **vet**.
- 18. Any additional costs which must be paid as a result of the late submission of **your** claim.

What is covered:

We will not pay:

19. Any claim for costs associated with any form of housing or bedding needed for the **treatment** or well-being of **your pet**.
20. Any charges for putting **your pet** to sleep, unless this is to relieve inhumane suffering following an insured **injury** or **illness**.
21. Any claim for the death of **your pet** if **you** have Silver cover.
22. Any claim for the death of **your pet** if it dies due to **illness** and is aged 9 years or over in the case of dogs and 11 years or over in the case of cats.
23. Intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
24. The cost and compensation for euthanasia of **your pet** under a court order or the Contagious Diseases Act or relating to its destruction for the protection of livestock.
25. Any post mortem costs.
26. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27. In addition the following conditions also apply:

1. If you **pay your vet** direct **you** must:
 - a) Keep all receipts for any payments for **treatment** which **you** have made.
 - b) After the **treatment**, ask **your vet** to complete the relevant areas of the claim form which **we** will send **you**.
 - c) Return the claim form and receipts to us within 60 days of the start of the **treatment**.
 - d) If **your** claim relates to ongoing **treatment** which will last for more than 60 days, **you** must submit an interim claim within 60 days of the start of the **treatment**.
2. If **you** and **your vet** agree **we** can pay the **vet** direct. In these cases **you** must return the completed claim form along with the invoice from **your vet**.
3. If an **excess** or **contribution** applies **we** will either:
 - a) Make a deduction from the amount **we** pay **you** (if **you** have paid **your vet** direct); or
 - b) Make a deduction from the amount that **we** pay **your vet** and **you** will be responsible for paying this amount to **your vet**.
4. Any claim for **alternative medicine** or **complementary medicine** must be approved by us before the treatment commences.
5. In the event that **your pet** requires veterinary **treatment** whilst temporarily in the Republic of Ireland or a Member Country of the **PETS Travel Scheme** you must:
 - a) Pay for any **treatment** direct to the **vet** while you are there and keep all receipts and invoices relating to the **treatment**.
 - b) When **you** return home telephone **us** as soon as possible to report the claim and **we** will send **you** a claim form.
 - c) Return the completed form to **us** including all receipts and invoices. **We** will contact the **vet** direct to validate your claim.
6. If **your pet** dies or is put to sleep, please return the claim to us as soon as possible, along with:
 - a) A certificate or letter from **your vet** stating the cause of death; and
 - b) The purchase receipt and pedigree certificate (if applicable).

Section 2 – Third party liability (Dogsonly)

What is covered:	We will not pay:
<p>1. We will cover you for any money you legally have to pay that relates to an accident which occurs in the UK and is caused by your pet which results in:</p> <ul style="list-style-type: none"> a) Death or physical injury to any person. b) Loss or damage to property. <p>2. We will also pay any legal fees a Court requires you to pay or which we agree to pay in relation to the accident. You must obtain our consent before incurring any cost or expense.</p> <p>3. If someone else is looking after your pet when the injury or damage occurs, we will still provide cover as long as:</p> <ul style="list-style-type: none"> a) You asked them to look after your pet. b) You did not agree to pay them to look after your pet. c) The injury or damage was not to them or their property. 	<ul style="list-style-type: none"> 1. The excess. 2. Any fines or exemplary damages (these are damages which are intended to punish the person responsible rather than awarding compensation) you have to pay. 3. Any claim for death or injury, or damage to property belonging to: <ul style="list-style-type: none"> a) You; b) any person living or staying with you; c) any person who works for you. 4. Any claim that you agree to pay which you are not legally obliged to pay. 5. Any claim in connection with passing on any disease or virus. 6. Any damages, costs or expenses if you are insured under any other insurance which covers third party liability (including your household insurance) unless that cover has been exhausted. 7. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27. In addition the following conditions also apply:

- 1. If your **dog** injures someone or damages their property, contact us immediately and wait for written instructions from **us**.
- 2. Do not:
 - a) Admit to anyone that **you** were

responsible;

- b) Offer to make payment to anybody.
- 3. Call **us** as soon as possible if **you** receive any communication or request for information from any person who may claim against **you**, or who may be acting for people who may claim against **you**.

Section 3 – Theft and straying (Gold and Platinum cover only)

What is covered:	We will not pay:
<p>If your pet is stolen or strays we will cover the cost of local advertising. This includes:</p> <ol style="list-style-type: none">1. Up to £100 for materials to enable you to make posters advertising the loss of your pet.2. Up to £250 reward costs if your pet is found and returned to you. <p>You must contact us before you pay any costs for trying to find your pet.</p> <p>If your pet is not returned to you after 45 days, we will pay the price you paid for your pet as shown on your schedule. If your pet is later returned to you then you must repay this money.</p> <p>We will not ask you to repay any amount for materials or advertising.</p>	<ol style="list-style-type: none">1. More than one claim per period of insurance.2. Any claim where you fail to notify the police within 48 hours of discovering the loss or theft of your pet (if your pet is a dog).3. Any money you spend trying to find your pet if we have not agreed to the way you are doing this.4. Any reward to anyone who is a member of your family.5. Any claim for theft or straying which occurs outside of the UK.6. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27.

In addition the following conditions also apply:

1. If **your pet** is a dog **you** must contact **your** local police station within 48 hours of discovering the theft or loss. A police incident/crime reference number must be obtained by **you** and supplied to **us**.
2. **You** must contact **us** and obtain agreement of the reward to be offered before advertising.
3. **You** must keep any receipts for materials used to create any posters advertising the loss of **your pet**.
4. **You** must provide **us** with a copy of any adverts

placed detailing the reward offered along with a receipt showing the amount paid for the service.

5. If **your pet** is found do not pay the finder yourself, **you** must provide us with the name and address of the finder along with details of where they saw the advert and became aware of the reward. **We** will contact the finder and arrange for the reward to be paid on **your** behalf.
6. If **your pet** is not found within 45 days **you** must send **us** the purchase receipt and pedigree certificate (if applicable).

Section 4 – Boarding kennel/cattery fees (Gold and Platinum cover only)

What is covered:	We will not pay:
<p>We will pay for your pet to stay in a licensed kennel/cattery if, during the period of insurance, you are ill or injured and have to go into hospital in the UK for treatment for more than 48 consecutive hours.</p>	<ol style="list-style-type: none">1. More than the maximum benefit during the period of insurance, regardless of the number of times you have to go into hospital.2. Kennel/cattery fees incurred as a result of:<ol style="list-style-type: none">a) the hospitalisation of anyone other than you.b) hospitalisation required due to pregnancy or giving birth, drug or alcohol abuse, self harm or attempted suicide.c) any hospitalisation that arises due to a condition which you suffered from before taking out this insurance.3. Transportation costs for you and your pet to and from the boarding kennel/cattery establishment.4. Any fees if you are hospitalised outside of the UK.5. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27. In addition the following conditions also apply:

1. **You** must send **us** the following:
 - a) A medical certificate or letter from the treating doctor showing the reason for the hospitalisation and the dates on

which **you** were admitted and discharged.

- b) The receipt from the kennel/cattery which shows the dates **your pet** stayed there and the amount that **you** paid.

Section 5 – Holiday cancellation/curtailment (Gold and Platinum cover only)

What is covered:	We will not pay:
<p>We will reimburse you for any non-recoverable travel and accommodation costs if you have to:</p> <ol style="list-style-type: none">1. Cancel your holiday less than 7 days before you were due to leave because your vet believes your pet needs lifesaving surgery; or2. Come home early because your vet believes your pet needs lifesaving surgery.	<ol style="list-style-type: none">1. Travel and accommodation costs for anyone else, who is on holiday with you.2. If you cancel your holiday or come home early because your pet needs surgery which is not life-saving.3. If you booked your holiday less than 28 days before you were due to leave.4. If you cancel your holiday or come home early as a result of an illness or injury that showed symptoms more than 7 days before your holiday started.5. If you cancel your holiday or come home early as a result of any illness or injury of your pet which existed before this cover was taken out.6. Any extra cancellation charges incurred because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.7. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27. In addition the following conditions also apply:

You must send us:

1. A letter explaining why and when **you** had to pay each of the expenses for which **you** are claiming.
2. The receipts relevant to **your** claim.

General exclusions

Applicable to all sections of this policy

We will not pay:

1. Any claim for a **pet** that is not named on the **schedule** of insurance.
2. Any claim for an incident which occurs outside the territorial limits of the **UK**, Republic of Ireland and the Member Countries of the **PETS Travel Scheme** (Non EU countries as defined by DEFRA are not covered).
3. Any claim for malicious or wilful **injury** or gross negligence to **your pet** caused by **you**, **your** agents, employees or members of **your** family.
4. Any claim for infringement of **UK** animal health, quarantine and/or importation legislation.
5. Any claim if **you** have sold or given away **your pet**, whether temporarily or permanently.
6. Any claims under any section of cover where premium has not been paid.
7. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
 - a) War; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or
 - b) any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of **terrorism**, or anything connected with **terrorism**, whether or not such consequence has been contributed to by any other cause or event.
 - c) Any action taken to prevent, control or suppress, or which in any way relates to a) or b) above.
8. Claims directly or indirectly caused by:
 - a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly; or
 - c) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

General conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. **You** must provide proper care and attention for **your pet** at all times, taking all precautions to prevent accidents, **injury** or damage.
2. **You** must:
 - take **your pet** for regular annual check-ups; and
 - keep **your pet** annually vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis, feline leukaemia and feline influenza in the case of cats, or as advised by **your vet**.
3. All vaccinations must be administered under veterinary supervision. Homeopathic vaccines are not acceptable.
4. If you submit a claim and **you** are unable to provide us with a receipt for **your pet**, **we** will pay **you** an amount based on the market value of **your pet** at the date of purchase. This will be based on the breed and gender of a similar animal for sale in **your** area. **We** will not pay more than the purchase price which is shown on **your schedule**.
5. **You** and **we** are the only parties in this insurance. No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from this act.

your pet it is not necessary to call **us** before **treatment** starts.

Please note that calls may be recorded and/or monitored to assist with training and for quality control purposes.

Until **we** have received **your** completed claim form and supporting documentation **we** are unable to consider **your** claim. Once **we** have received this information **we** will check that the claim is valid under the terms and conditions of this policy before **we** make any payment to **you** or **your vet**. For a list of the information **we** will need **you** to send **us** please refer to the relevant policy section.

For all claims (except Third Party Liability) please send **your** completed claim form and supporting documentation to:

Aviva Pet Insurance
 Claims Department
 The Connect Centre,
 Kingston Crescent,
 Portsmouth,
 PO2 8QL

For Third Party Liability claims please send **your** completed claim form and supporting documentation to:

Aviva Liability
 Cruan House
 123 Westerhill Road
 Bishopbriggs
 Glasgow
 G64 2QR

How to claim

If **you** need to claim please phone **us** on 0333 234 0631 as soon as possible. **We** will need **your** policy number when **you** call so please have this ready.

We will then send **you** the relevant claim form for **you** to complete and return to **us**.

In the interests of the health and well being of

We will only pay **your** claim when **we**:

- a) Have received **your** completed claim form.
- b) Have all the supporting documentation that **we** need from **you**.
- c) Have confirmed that **your** claim is valid.
- d) Have confirmation that any legal action or other action has been settled.

If it is more convenient and **your vet** agrees, **we** can pay claims for **vet** fees directly to **your vet**. The amount that **we** will pay will be reduced by the **excess** and **your contribution** (where applicable) and you will be responsible for paying this amount direct to **your vet**.

We will not pay any invoice for veterinary fees directly to anyone who is not a **vet**.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy. If you do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any payment made.

1. In the event of any possible claim under any section of this insurance **you** must notify Aviva Pet Insurance as soon as possible and not later than 60 days after the start of the **treatment**. Telephone: 0333 234 0631. If **you** do not contact us within 60 days of the incident and this prejudices **our** ability to verify the claim then, other than in exceptional circumstances, **we** will be unable to deal with **your** claim.
2. In order for **us** to be able to assess **your** claim, **we** reserve the right to request additional relevant information or records from **your** current or previous **vet**.

We will only ask for information which is relevant to the details and circumstances of the claim and previous medical history. If the **vet** charges **you** for this information **you** will have to pay.

3. Where **we** ask **you** to send supporting documentation such as receipts, certificates or advertisements, **we** recommend that **you** make copies and retain these for **your** reference. **We** will not be responsible for any information that you send **us** until **we** have received it.
4. If any claim under this insurance is covered by any other insurance policy **we** will not pay more than **our** fair share.
5. Following a claim **we** shall be entitled to take over and exercise any rights in **your** name against any other party for **our** own benefit and at our own expense to recover any payment **we** have made under this policy.

Claims Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- b) make a statement in support of a claim knowing the statement to be false in any respect; or
- c) submit a document in support of a claim knowing the document to be forged or false in any respect; or
- d) make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

then:

- a) **We** shall not pay the claim.
- b) **We** may at **our** option cancel the policy.
- c) **We** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date if **we** discover such claims have been made fraudulently.
- d) **We** shall not make any return of the premium.
- e) **We** may inform the police of the circumstances.

Your cancellation rights

You have the statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the policy or the day on which **you** receive **your** policy or renewal documentation, whichever is the later.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

Following the expiry of **your** 14 day statutory cooling off period, **you** continue to have the right to cancel **your** policy at any time during its term.

How your refund is calculated

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Annual premium

If **you** cancel during the statutory 14 day cooling off period **you** will be entitled to a full refund of the premium paid, provided **you** have not made a claim for theft, straying or death by accident.

If **you** have not made a claim for theft, straying or death by accident and **you** cancel **your** policy after the cooling off period; **you** will be entitled to a refund of the premium paid, subject to a deduction for the time which **you** have been covered. This will be calculated in proportion to the period for which **you** received cover.

If **you** have made a claim for theft, straying or death by accident **we** will make a deduction from any refund equal to the amount **we** have paid for the claim.

Monthly premium

If **you** cancel during the statutory 14 day cooling off period **you** will be entitled to a full refund of the premium paid, provided **you** have not made a claim for theft, straying or death by accident.

If **you** have not made a claim for theft, straying or death by accident and **you** cancel **your** policy after the cooling off period **your** cover will continue until the end of the month for which **you** have paid and **your** monthly premiums will cease.

If **you** have made a claim for theft, straying or death by accident **we** will reduce **your** claim payment by an amount equal to the outstanding premiums, and **your** monthly premiums will cease.

To exercise **your** right to cancel please call **us** on 0333 234 0630 alternatively you can write

to **us** at the following address:

Aviva Pet Insurance The
Connect Centre, Kingston
Crescent, Portsmouth,
PO2 8QL

We may cancel this policy by giving 30 days' notice to **you** at **your** last known address if:

- **You** have not paid **your** premium when it is due – for more details please see the 'monthly premium' section;
- There is evidence to suggest that a fraudulent claim has been made;
- **You** have not provided us with complete and accurate answers to the questions **we** asked when **you** took out **your** policy, when **you** made changes to **your** policy or when **you** renewed **your** policy.

Monthly premium

This policy is an annual contract of insurance that can be paid for by way of annual or monthly premiums. If you pay monthly premiums and you don't pay the first monthly premium then this policy will not be valid. If you have paid one or more premiums but then fail to pay any premium after that within 10 days of the date it is due, we will have the right to cancel from the end of the period for which a premium has been paid.

You will receive one month's cover for each monthly premium paid.

Complaints procedure

Our promise of service

Our goal is to give excellent service to all customers but **we** realise that things do go wrong occasionally. **We** take all complaints very seriously and aim to resolve all **our** customer's problems promptly. To ensure the kind of service you expect we welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain?

- **We** will acknowledge your complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give you an expected date of response.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution. **You** should first phone Customer Services on 0333 234 0630. Or write to.

The Complaints Manager Aviva
Pet Insurance
The Connect Centre,
Kingston Crescent,
Portsmouth,
PO2 8QL
Email: complaints@bdml.co.uk

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square London
E14 9SR

Telephone:
0800 023 4567 (free from landlines) or
0300 123 9123

Or simply log on to their website at
www.financial-ombudsman.org.uk.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect your right to take legal action.

Customers with disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact Customer service on 0333 234 0630 (between 8am and 6pm weekdays and 9am and 2pm on Saturdays) or alternatively write to:

Aviva Pet Insurance The
Connect Centre,
Kingston Crescent,
Portsmouth,
PO2 8QL

Choice of law

The law of England and Wales will apply to this contract unless:

- 1) **You** and **we** agree otherwise; or
- 2) At the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of

business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet our obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about this scheme is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- undertake credit searches and additional fraud searches;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We can supply on request further details of the databases **we** access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check your identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity.

Data Protection Act – Information

uses For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data **you** supply are Aviva Insurance Limited and BDML Connect Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the Data Controllers their associated companies and agents. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.

Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom we pass **your** information agrees to treat **your** information with the same level of protection as if we were dealing with it.

If **you** give us information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive personal data) and also that **you** have told them who **we** are and what **we** will use their

data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Marketing

Aviva group, its agents and business partners may use **your** information to keep **you** informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to **you**.

Your information may also be disclosed and used for these purposes after **your** policy has lapsed.

By providing us with **your** contact details, **you** consent to being contacted by these methods for these purposes. If **you** do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

For pet insurance Aviva Insurance Services UK Limited introduce to BDML Connect Ltd who arrange and administer the policy. BDML Connect Ltd is registered in England and Wales at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB (Registered No – 2785540). BDML Connect Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No 309140). Pet insurance is underwritten by Aviva Insurance Limited, Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. These details can be checked on the Financial Services Register at www.fca.org.uk or by calling the Financial Conduct Authority on 0800 111 6768, or the Prudential Regulation Authority on 020 7601 4444.