

Direct Line...



DIRECT LINE® PetInsurance

...your policy

Advanced Cover

Welcome to Direct Line Pet Insurance

Thank you for insuring your pet with us.

Subject to the terms and conditions of the insurance we agree to provide you with one calendar month of cover for each monthly payment we receive from you from the start date of insurance. If you miss a monthly payment or pay it late, we will assume you have cancelled this policy. All cover will then end from the date the premium was due.

This policy and the policy schedule are evidence of the contract between you (the policyholder) and us (Direct Line Insurance plc).

Our contract with you is based on the information that was provided by you or on your behalf. You must tell us if this information is incorrect or if it changes. If you do not, it could affect your cover.

During any period of insurance we will insure the pets named on the policy schedule for those sections listed on your policy schedule under the terms set out in this policy. Any special excesses, limits or endorsements shown on the policy schedule or in a separate document also form part of the contract.

You must read the policy, policy schedule and any endorsements as one document. Any word or expression that is defined as having a particular meaning will have the same meaning wherever it appears in these documents.

English law will apply to this insurance unless we agree otherwise in writing.

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority.

For and on behalf of Direct Line Insurance plc



Graham Ross

Managing Director Direct Line Insurance plc

Contents

Important information	4	Section 1 - Veterinary fees cover	12
Your right to cancel	4	Section 2 - Death from accidental injury cover	14
How to complain	4	Section 3 - Advertising and reward	14
Details about our Regulator	4	Section 4 - Loss of pet from theft or straying	15
Statement of Demands and Needs	4	Section 5 - Boarding fees if you have to stay in hospital	15
What we do with your information	5	Section 6 - Holiday cancellation cover	16
Automatic continuation of your policy	6	Section 7 - Third party liability cover	16
Definitions	7	Section 8 - Overseas travel cover	17
General conditions	9	What to do if you need to make a claim	21
General exclusions	11	Find a vet, pet bereavement and legal advice helplines	21
		Useful numbers	22

Important information

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no claims have been made on the policy during that time.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0845 2468 246**. If your complaint relates to a claim please contact your Claims handler whose details will be shown in your claims documentation.

If you wish to write, please address your letter for:

- Claims related complaints to the Regional Customer Service Manager at the address shown on your claims documentation.
- All other complaints to the Head of Sales and Customer Services at the Bristol address shown on your policy schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS).

Their address is: **South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.**

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk/register**, or the Financial Services Authority can be contacted on **0845 606 1234**.

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

Statement of Demands and Needs

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

This product meets the demands and needs of those who wish to ensure that their pet is covered.

What we do with your information

Please take a few minutes to read this as it contains important information relating to the details that you give us.

Your information will be held by Direct Line Insurance plc, part of the Royal Bank of Scotland group.

Managing your insurance policy

We will use the information that you give us to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other organisations, regulatory authorities or to our agents who provide services on our behalf.

We are constantly striving to improve the quality of our service and the efficiency of our systems and so, from time to time, we may use the information you have given us to help us to do this.

Who we will speak to about your policy

At the request of many of our customers and to make managing your insurance more convenient, it is our policy to deal with your spouse or partner who calls us on your behalf. If you would like someone else to be able to deal with your policy for you on a regular basis please let us know. In some exceptional circumstances we may also deal with other people who call us on your behalf. If at any time you would prefer us to deal only with you, please call us to let us know.

Fraud prevention and detection

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

- share information about you across the Royal Bank of Scotland group and with other organisations and where we are entitled to do so under the Data Protection Act, the Police and other law enforcement agencies;
- pass your details to Insurance Hunter, a central insurance application and claims checking system, whereby it may be checked against information held by Insurance Hunter and shared with other organisations;
- check your details with fraud prevention agencies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency. We and other organisations may also use and search these records to:
 - help make decisions about credit and credit related services for you and members of your household;
 - help make decisions on motor, household, credit, life and other insurance proposals and claims for you and members of your household;
 - trace debtors, recover debt, prevent fraud and to manage your insurance policies;
 - check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.

What we do with your information continued

Call monitoring and recording

We may monitor and record telephone calls in order to improve our service and to prevent and detect fraud.

Information on products and services

We and other companies in the Royal Bank of Scotland group may use your details to send you information about other products and services that may interest you or to carry out research. We may contact you by letter, e-mail or telephone. If you would prefer not to receive marketing information or participate in research, simply tell us when you call next.

Please be reassured that we won't make your personal details available to any companies outside the Royal Bank of Scotland group to use for their own marketing purposes.

You are entitled on payment of a fee to receive a copy of the information we hold about you. This will be information that you have given us during your policy. We do not hold any information relating to your credit status. If you would like a copy of your information, please contact the Data Protection Officer, 3 Edridge Road, Croydon, Surrey CR9 1AG, quoting reference DLL.

Automatic continuation of your policy

Each year we will write to you before the Anniversary of your policy to advise you of any changes to the premium or policy terms. As this is a monthly contract the policy will automatically continue and we will continue to take payments unless you tell us to stop.

Definitions

Certain words or expressions in your policy and policy schedule have a particular meaning wherever they appear. These are explained below:

We/Our/Us	Direct Line Insurance plc and/or its agents.
You/Your	The person named on the schedule who is responsible for the pet.
Your family	Your husband, wife, partner, children, parents or other relatives who normally live with you.
Carrier	A transport company approved by the Government to carry animals under the Pet Travel Scheme.
Condition	Any injury, illness, disease or any symptoms or signs of injury, illness or disease, including related problems and regardless of where these are noticed or happen in or on your pet.
Pre-existing condition	Any condition or symptoms or signs of injury, illness or disease, occurring or existing in any form prior to the start of this insurance.
Recurring condition	A condition that may recur or one that the pet has a predisposition or susceptibility to, regardless of the number of occurrences or areas of the body affected.

Complementary therapy Manipulative therapy carried out by a suitably qualified person that has been specifically recommended by, and can be justified by, your vet; or other alternative therapy administered directly by a vet who is adequately trained to do so.

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

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

Period of insurance A calendar month for which you have paid us the agreed premium.

Pet The animal or animals named in the policy schedule.

Pet passport The official UK Pet Travel Scheme documentation provided by a vet who has the Government's authority to do so.

Definitions **continued**

Pet Travel Scheme (PETS)	The Government scheme that allows you to take your pet to certain qualifying countries and to re-enter the United Kingdom without putting your pet into quarantine provided the rules of the scheme have been met.
Policy period	A period of 12 calendar months. The first policy period will begin on the start date of insurance. Any other policy period will begin on the anniversary date of insurance.
Treatment	Any necessary examination, consultation, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care provided by a vet during a period of insurance.
United Kingdom (UK)	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Vet	A qualified veterinary surgeon currently registered to practise in the country in which treatment is received.
Vet's fees	Reasonable and necessary fees charged by a vet to provide treatment of a condition.

General conditions

The following conditions apply to the whole of the policy

- 1.** Your pet must not be less than eight weeks old or older than the age set out in the policy schedule on the start date of insurance.
- 2.** Your pet must be in good health on the start date of insurance and if covered to on a journey (travel overseas cover - section 8) be in good health and fit to travel at the start of your journey.
- 3.** You and your pet's main home must be in the United Kingdom. If travelling on a journey, your pet must not have been outside the qualifying countries included in the Pet Travel Scheme in the six months immediately before the start of your journey.
- 4.** Your pet must not fall under the restrictions of the Dangerous Dogs Act 1991, the Dogs (Northern Ireland) Order 1983, or any changes to those laws.
- 5.** You must take proper care of your pet at all times and pay to have any treatment normally recommended by a vet to prevent illness or injury.
- 6.** Your pet must wear a collar that shows details that will allow you to be reunited with your pet whether in the United Kingdom or on a journey.
- 7.** Wherever possible you must contact us before incurring any costs for which you may wish to claim.
- 8.** You must provide and pay for all the information, documents and help that we need. This includes vet certificates and records and details of any other relevant insurance that may apply.
- 9.** In the event of any disagreement between your vet and our vet, an independent vet mutually agreed by both sides will be appointed and act as arbiter. Their decision will be binding on both sides.
- 10.** If you or anyone acting on your behalf makes a false, fraudulent or exaggerated claim or any claim involving dishonesty we will reject your claim and cancel this policy immediately.
- 11.** If you fail to observe and fulfil the terms and conditions of this insurance then all cover may be void.
- 12.** We may take over and deal with in your name any claim made under this policy.
- 13.** We will only refund your premium if you let us know that you do not need cover within 14 days of receiving the policy and no claims have been made.
- 14.** We will cancel your cover if you do not pay your premium.
- 15.** We may change any details regarding your policy and premium on each anniversary date of the commencement of your insurance policy.

General conditions continued

- 16. You agree that we may see all records that any vet has about your pet.
- 17. We may disclose information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet.
- 18. We may end this insurance at any time by sending at least seven days written notice to your last known address.
- 19. We will not make any payment for any claim that results from an incident covered by other insurance.
- 20. It is your responsibility to find out what has been submitted on a claim whether by a vet or anyone else.
- 21. You may cancel this policy at any time by contacting us.

In addition, if you have overseas travel cover (section 8) the following will also apply

- 22. Your pet must not work on a journey (other than as a registered guide dog or hearing dog) unless we have agreed to this in writing.
- 23. If travelling on a journey with your pet, you must meet all the requirements of the Pet Travel Scheme. This includes, but is not limited to, having a current pet passport for your pet and any other documentation as required under the Pet Travel Scheme.
- 24. You must not make more than three journeys of a maximum of 30 days each in a policy period, unless we agree to this in writing.

General exclusions

The following exclusions apply to the whole policy

We will not pay for

1. Any claims under any section of the policy where the premium has not been paid.
2. Any claim for or in connection with any condition or event arising during the first 14 days of your pet being covered.
3. Any claim that is in any way connected with a pre-existing condition.
4. Any claim as a result of a condition that a routine vaccination is available for, unless treatment is required because the vaccine has not worked.
5. Any claim that is in any way linked to vicious tendencies or behavioural problems or traits your pet showed signs of before cover started.
6. Any indirect loss.
7. Any claim as a result of a malicious act, deliberate injury or negligence.
8. Any claim where your pet has been used for commercial, guard or security purposes, or for racing.
9. Any claim as a result of your pet worrying livestock.
10. Any loss where United Kingdom animal health or import laws have been broken.
11. Any claim where your pet is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so.
12. Any claim as a result of radioactive contamination, terrorism, war, hostilities or civil unrest.
13. Any claim caused by or in any way related to a condition that is excluded either on your policy schedule or in a separate endorsement letter.
14. Any costs that we do not consider reasonable or necessary.
15. Any claim as a result of the official actions of Customs, any Government or the authorities of any country unless specifically covered.
16. Any claim as a result of travel outside of the United Kingdom unless you have overseas travel cover (section 8) under this policy, in which case we will not pay for any claim as a result of travel outside of the qualifying countries covered by the Pet Travel Scheme.
17. More than the maximum amounts stated in each section inclusive of VAT where this is payable.

In addition if you have overseas travel cover (section 8)

We will not pay for

18. Any claim as a result of you failing to meet any of the requirements of the Pet Travel Scheme. This applies to requirements set by the UK Government, a carrier or other countries involved in the scheme.
19. Any costs that the carrier may charge to carry out checks.
20. Your costs in meeting the requirements of the Pet Travel Scheme unless they are specifically covered in this policy.
21. You to bring your pet home if it dies.
22. Any loss as a result of currency exchanges.

Section I

Veterinary fees cover

We will refund vet's fees that you have to pay for treatment or complementary therapy for your pet for a condition that first started during a period of insurance, subject to the following:

1. The most we will pay for each condition is £6,000.
2. We will not pay more than the maximum limit or limits that applied to the month during which the condition first started.
3. If two or more claims are first believed to be separate conditions but are subsequently regarded by us as being a recurring condition or related condition, we will add up the amounts we have paid for all these claims and not make any more payments during the life of your pet once we have paid up to the limits described in 1 and 2 above.
4. You paying the excess shown on your policy schedule for each claim you make that relate to a different condition.

Exclusions

We will not pay

1. For any preventative or non-essential treatment, tests or diagnostic procedures; prescribed non-specific health improvers; routine examinations or tests; bathing; de-matting.
2. For any treatment costs that as a pet owner you would expect to incur; such as (but not limited to) vaccinations, flea treatment, wormers, nail clipping, spaying or castration.
3. For any treatment that is in any way connected with your pet being pregnant or giving birth.
4. For house calls or out-of-hours calls or for your pet to stay at the vets, unless the vet can certify that it was absolutely essential and that not taking such action would have seriously worsened your pet's condition.
5. The cost of having your pet to be put to sleep (euthanasia), cremation or for disposing of your pet's remains.
6. For treatment of behavioural problems, training or therapy or for any conditions arising as a result of behavioural problems.
7. The cost of any diet food, even if this has been prescribed to treat a condition.

Veterinary fees cover – continued

- 8.** The cost of any treatment to or related to teeth or gums unless:
 - 8.1** following accidental external damage; or
 - 8.2** an illness or disease has been proved to have been the direct cause of the tooth/gum problem; or
 - 8.3** to remove first teeth after your pet is more than 6 months of age and provided your pet was covered by this policy before it was 16 weeks of age.
- 9.** For any condition or treatment arising as a result of tooth or gum disease.
- 10.** The cost of routine or investigative tests unless these are to diagnose a condition due to specific existing symptoms or clinical signs.
- 11.** Any condition or symptoms first occurring or contracted whilst on a journey unless overseas travel cover (section 8) was included in your policy at that time and continues to be included.
- 12.** For any form of housing (such as a cage, basket) or bedding, whether purchased or hired.
- 13.** For any referral, second opinion or specialist treatment or fees, unless we have specifically agreed to it.
- 14.** For any treatment for a condition if:
 - 14.1** you have not told us about the condition within 3 months of your pet's first treatment for the condition; or
 - 14.2** a claim has not been submitted within 12 months of your pet's first treatment for the condition.

Special conditions relating to claims under this section

- 1.** We must receive a fully completed claim form before we are able to settle a claim. Please ensure your vet is happy to complete part of the form and provide us with any information we may require.
- 2.** You must keep all invoices and receipts that your vet gives you in connection with your claim and send these to us with your claim form. To speed up settlement of any illness claims please send in a complete medical history for your pet.
- 3.** We may require a differential diagnosis before being able to pay a claim.

Section 2

Death from accidental injury

We will pay you the purchase price of your pet as shown on your policy schedule, if it dies during a period of insurance following an accidental injury to the outside of the body.

Exclusions

We will not pay

1. If your pet has been put to sleep following an accidental injury, unless your vet provides written certification that this was essential for humane reasons.
2. More than you paid for your pet.
3. Unexpected or sudden death that cannot be proved to have arisen from an accidental injury to the outside of the pet's body.

Special conditions relating to claims under this section

1. You must provide proof of what you paid for your pet.
2. You must provide us with certification from a vet, or if the pet has died at the scene of the accident a statement from an independent witness, that your pet has died as a result of an external accidental injury.

Section 3

Advertising and reward

We will pay you up to £500 towards local advertising expenses you incur to help you get your pet back if it is stolen or strays during a period of insurance. This includes the cost of getting your pet back to your home address and a reward of up to £50.

Exclusions

We will not pay

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

Special conditions relating to claims under this section

1. If your pet is a dog you must report the loss to the police and we will need to see evidence that you have done this. If your pet is a cat you should report the loss to your vet and we may ask for confirmation that you have done so.
2. If you are claiming for payment of a reward we will require documentary evidence that payment of a reward for finding your pet was advertised and written confirmation with full contact details from the person claiming the reward that this has been paid to them by you. Alternatively if you prefer we can pay the reward directly to them.
3. We will need to see receipts and examples of advertising for any expenses you wish to claim.

Section 4

Loss of pet from theft or straying

We will pay you the purchase price shown in the policy schedule if your pet is stolen or goes missing during a period of insurance and has not been found within 45 days.

Exclusions

We will not

1. Pay more than you paid for your pet.
2. Make any payment until more than 45 days after your pet first went missing.

Special conditions relating to claims under this section

1. If your pet is a dog you must report the loss to the police within 2 days of your dog going missing and we will need to see evidence that you have done so. If your pet is a cat you must report the loss to your vet and local rescue centres within 10 days of your cat going missing and we will need to see confirmation that you have done so.
2. You must provide proof of what you paid for your pet.
3. If after claiming your pet is found or returns, you must repay us the full amount we have paid out under this section of cover.

Section 5

Boarding fees if you have to stay in hospital

We will pay up to £500 in any policy period, towards costs you have to pay to have your pet looked after by a licensed kennel, cattery or pet minding service if you have to go into hospital for more than 4 days in a row during a period of insurance.

Exclusions

We will not pay for

1. Costs if you knew on the start date of the insurance that you were likely to need to go into hospital.
2. Costs as a result of any hospital stay that is not on the advice of a doctor, specialist or consultant.
3. Costs as a result of nursing home care or from convalescence care that you do not receive in a hospital.

Special conditions relating to claims under this section

1. You must keep all receipts from the boarding kennel, cattery or person responsible for looking after your pet, detailing dates and expenses incurred and send these to us with your claim form.
2. You must obtain confirmation from your doctor or the hospital treating you of the dates of your hospital stay and the condition that led to this.

Section 6

Holiday cancellation cover

We will pay you up to £1,000 in any policy period for expenses that you cannot get back from anywhere else if you have to cancel or cut short your holiday during a period of insurance because your pet:

- (i) goes missing whilst you are away or in the 7 day period prior to you going away;
- (ii) needs sudden and unexpected life saving treatment (without which your pet would die), whilst you are away or in the 7 day period prior to you going away.

Exclusions

We will not pay

1. For any claim resulting from a condition that you were aware of prior to booking your holiday.
2. For any claim if treatment could have been provided 8 days or more before you were due to go away and by having that treatment the life saving treatment could have been avoided.

Special conditions relating to claims under this section

1. You must provide us with documents that prove you booked and then cancelled or cut short your holiday and the dates these actions were taken.
2. You must provide us with documents that show the expenses you have incurred and be able to prove that you are unable to recover these from anywhere else.

Section 7

Third party liability cover – Applicable to dogs only

In this section ‘you’ and ‘your’ mean you or any person looking after or handling your pet with your permission or knowledge.

We will pay up to £1,000,000 in any policy period, towards compensation and costs awarded against you by a court and, if we agree, the legal costs and expenses for defending a claim against you, if as a result of an accidental incident involving your pet during a period of insurance:

- (i) property is damaged;
- (ii) a person suffers an injury or dies.

Exclusions

We will not pay

1. The first £250 of each claim for property damage.
2. If you have cover under any other insurance policy (such as home insurance) unless the cover provided by that policy is exhausted.
3. For any compensation, costs or expenses for injury or death to you, any member of your family, anyone who lives with you or anyone working with you or for you.
4. For any compensation, costs or expenses that result because of damage to property belonging to you or any member of your family or anyone who lives with you, works with you or works for you.

Section 8

Third party liability cover – continued

5. For any compensation, costs or expenses if you, any member of your family, person living with you, working with you or working for you is either responsible for or is looking after the property that is damaged.
6. For any compensation, costs or expenses that result due to your profession, business or employment.
7. For any compensation, costs or expenses if we have not agreed to these before they were incurred.

Special conditions relating to claims under this section

1. You must not admit responsibility or make any offer or promise of payment without our written consent.
2. You must tell us about any incident that happens that could result in a claim.
3. You must forward to us immediately any writ, summons, legal documents or other communication you receive.
4. You must not reply to any communication received without our consent.
5. You must find out whether there is any other insurance policy available under which you could claim.

Overseas travel cover

Part A

This part of this section extends cover to sections 1 to 7, if they appear on your policy schedule, to provide cover for you and your pet whilst on a journey. Some additional cover, exclusions and special conditions relating to claims apply. These are below and should be read in conjunction with the sections to which they relate.

Additional cover to Section 1 – veterinary fees cover

1. If a vet decides your pet should be put to sleep while it is on a journey, we will pay up to £200 towards the cost of putting it to sleep, cremating it or disposing of its remains.

Additional special conditions relating to claims under Section 1 – veterinary fees cover

1. If you are on a journey, you must get the vet to fill in a claim form before you return to the United Kingdom. You must also keep all relevant receipts and pass them on to us to support your claim.
2. We may ask you to provide evidence that your pet was in good health and fit to travel at the start of the journey.
3. If you are claiming for having your pet put to sleep, we will need to see evidence from the vet that this was essential.

Overseas travel cover – continued

Additional exclusion to Section 3 – advertising and reward

1. We will not pay for any reward claimed by anyone travelling on a journey with you.

Additional special condition relating to claims under Section 3 – advertising and reward

1. If you lose your pet on a journey, you must report the loss to any governing body or organisation required in the country where your pet goes missing. If you make a claim we will need to see written evidence that you have done this.

Additional exclusion to Section 5 – boarding fees if you have to stay in hospital

1. We will not pay for costs if you knew you were likely to need to go into hospital before starting a journey.

Additional special condition relating to claims under Section 5 – boarding fees if you have to stay in hospital

1. Whilst on a journey you must make sure you get evidence of your hospital stay before leaving the country.

Additional cover to Section 6 – holiday cancellation cover

Cover is extended to cover you should you need to cut short your journey because your pet dies whilst on a journey or cancel your holiday within 7 days of your planned departure date because your pet becomes too ill to travel on a journey.

Additional special condition relating to claims under Section 6 – holiday cancellation cover

1. If you cancel your journey because your pet is too ill to travel, you must support your claim with written evidence from a vet.

Additional exclusions relating to Section 7 – third party liability cover

1. We will not pay for any compensation, costs or expenses for injury or death to anyone travelling on a journey with you or staying with you during a journey.
2. We will not pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a journey with you or staying with you during a journey.
3. We will not pay for any compensation, costs or expenses if you or anyone you are travelling on a journey with or staying with during a journey is responsible for or looking after the property that is damaged.
4. We will not pay any compensation, costs or expenses if these arise because you are responsible under the laws of the USA or Canada.

Overseas travel cover – continued**Part B**

This part of this section provides additional cover if you are travelling on a journey.

Quarantine costs cover:

We will pay up to £1,500 in any policy period towards the cost of:

- (i) quarantine kennelling and costs involved in getting a new pet passport for your pet if a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fails; or
- (ii) quarantine kennelling if you have obeyed all the rules of the Pet Travel Scheme but your pet still has to go into quarantine because of illness.

Exclusions to Quarantine costs cover**We will not pay**

- 1. For fees if the microchip was not checked and found to be working properly within 14 days of your departure on a journey.
- 2. For any fees as a result of a condition that you were aware of before the start of the journey.

Special conditions relating to claims for Quarantine costs:

- 1. You must support your claim with documents to prove that your pet was microchipped before your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that this was checked within 14 days of you travelling on a journey.

- 2. You must keep all documents and receipts detailing dates and expenses incurred and send these to us to support your claim.

Loss of your pet's passport

We will pay up to £250 in any policy period towards the cost of a replacement pet passport if you lose your original pet passport during a journey. This includes any quarantine costs as a direct result of you losing your pet's passport.

Exclusions to loss of your pet's passport**We will not pay**

- 1. Any claim unless you report the loss of the pet passport to the vet who provided it within 24 hours of discovering its loss.
- 2. For any damage, loss or theft that happens before the start of your journey.

Special condition relating to claims under loss of your pet's passport cover

- 1. You must provide documents and receipts to support your claim.

Repeat tick and worming treatment cover

We will pay reasonable fees charged by a vet if your carrier delays your departure for the United Kingdom and you have to get repeat tick and worming treatment for your pet.

Overseas travel cover – continued

Exclusions to repeat tick and worming treatment cover

We will not pay

1. For any costs involved in getting the first tick and worming treatment necessary under the Pet Travel Scheme on each journey.
2. Any costs if the first tick and worming treatment done (on each journey) was not carried out in the timescale required under the Pet Travel Scheme.
3. For any costs if the tick and worming treatment was not necessary under the Pet Travel Scheme.

Special conditions relating to claims under the repeat tick and worming treatment cover

1. You must support your claim with documents to prove that the original tick and worming treatment was carried out and that this was done in the timescale required under the Pet Travel Scheme.
2. You must support your claim with documents to prove that the tick and worming treatment was necessary under the Pet Travel Scheme.

Emergency expenses abroad cover

We will pay up to £300 per journey towards the following:

1. Reasonable accommodation expenses and expenses to take you and your pet home if your pet needs emergency treatment from a vet and as a result of this you miss your return travel to the United Kingdom.

2. Reasonable accommodation and transport costs for up to 4 days to look for your pet if your pet is lost or strays during a journey and within 3 days of the date you are due to return to the United Kingdom.
3. Reasonable additional expenses to take you home if your pet is lost or strays within the 3 days before you are due to return to the United Kingdom and you decide to stay abroad in an attempt to find your pet.
4. Reasonable accommodation expenses and expenses to take you and your pet home if you miss your departure to the United Kingdom as a direct result of losing your pet's passport.
5. Reasonable accommodation expenses and expenses to take you and your pet home if the carrier delays your departure for the United Kingdom and you miss your rescheduled departure as a direct result of having to get repeat tick and worming treatment.

Special conditions relating to claims for emergency expenses abroad

1. You must support your claim with documents to show the amounts and dates of any expenses incurred and that these were both necessary and covered by this policy.
2. We may ask you to prove that the additional expenses were reasonable.

What to do if you need to make a claim

If you need to make a claim or need advice on any related matter, please call our Claims Hotline number: **0845 2468 496**.

Please keep all receipts and/or invoices that you want to claim for and send them to us with your completed claim form and any other documentation to support your claim.

For more help and information, please see the special conditions relating to claims under each section of your policy.

Helplines

At Direct Line we care about people as well as pets. So as well as providing insurance, we're pleased to offer you access to three pet advice lines – 24 hours a day, 365 days a year:

To contact any of these three advice lines at any time, just call our assistance partners on **0870 6000 633**. All calls will be treated in confidence and you may call any time and as many times as you like.

Find a vet

If for some reason you cannot contact your usual vet or you and your pet are away from home and need a vet, if you are in the United Kingdom you can call this advice line for help. Our advisors can provide you with details of a vet's practice near to you.

Pet bereavement counselling

It can sometimes be difficult to come to terms with the loss of a much-loved pet. We provide a service staffed by professionals, who can offer confidential counselling, advice and emotional support.

Legal advice line

Owning a pet involves many other responsibilities. Your policy gives you access to practical legal advice on any personal problem, whether or not it relates to an incident or issue involving your pet. Our legal professionals are on hand to explain complicated legal issues in plain language and in a helpful and friendly way.

Useful telephone numbers

Claim Line	0845 246 8496
Pet Insurance Priority Line	0845 246 8246
Find a Vet	0870 6000 633
Pet Bereavement Counselling	0870 6000 633
Legal Advice Line	0870 6000 633





Claim Line

0845 246 8496

Pet Insurance Priority Line

0845 246 8246

Car Insurance	0845 246 5246	Critical Illness	0845 246 0320
Breakdown Cover	0845 246 8378	Loans	0845 246 8022
Home Insurance	0845 246 0104	ISA	0845 246 8222
Home Emergencies	0845 246 9203	Savings	0845 246 8159
Travel Insurance	0845 246 8738	Jamjar Cars	0845 608 1133
Life Insurance	0845 246 0233		



www.directline.com



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