Pet Insurance
All you need to know
Welcome
to Direct Line pet insurance underwritten by
U K Insurance Limited

This booklet tells you everything you need to know about your pet insurance.

We’re delighted that you’ve chosen Direct Line

Your policy documents include the policy wording, your policy schedule, proposal confirmation and, if applicable, any separate endorsement letter.

Please keep all your policy documents in a safe place so that you can take a look at them if you need them.

Cover at a glance:
Your policy schedule details the level of cover you have chosen.

<table>
<thead>
<tr>
<th>Vet fees</th>
<th>Essential</th>
<th>Advanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per condition – up to</td>
<td>£4,000</td>
<td>£8,000</td>
</tr>
<tr>
<td>Time limited</td>
<td>12 months – each condition is covered for 12 months from the first treatment date. Treatment costs after the 12 month time limit has been reached are not covered</td>
<td>No limit</td>
</tr>
<tr>
<td>Complementary treatment</td>
<td>Included in the overall vet fee limit</td>
<td>Included in the overall vet fee limit</td>
</tr>
<tr>
<td>Dental illness</td>
<td>Not covered</td>
<td>Up to £1,000 (included in the overall vet fee limit)</td>
</tr>
<tr>
<td>Euthanasia</td>
<td>Not covered</td>
<td>Up to £100 (included in the overall vet fee limit)</td>
</tr>
</tbody>
</table>

If you have chosen any of the following optional benefits they will appear on your policy schedule

| Death from accidental injury or illness – up to | £1,500 | £1,500 |
| Advertising & reward – up to (£1,000 (inc. of a £500 reward)) | £1,000 (inc. of a £500 reward) | £1,000 (inc. of a £500 reward) |
| Loss of pet from theft or straying – up to | £1,500 | £1,500 |
| Boarding fees if you have to stay in hospital – up to | £1,000 | £1,000 |
| Holiday cancellation – up to (£5,000) | £5,000 | £5,000 |

The above optional benefits are only available as a bundle.

| Third Party Liability (dogs only) – up to | £2,500,000 | £2,500,000 |
| Overseas travel cover | Extends the cover you have chosen and as shown on your schedule if you take a trip overseas to one of the countries included in the UK Government’s Pet Travel Scheme |
| Quarantine costs up to – £1,500 |
| Loss of pet passport – up to £250 |
| Repeat Tapeworm treatment – reasonable costs |
| Emergency expenses abroad – up to £300 |
Your Policy Wording

Contents

Important information 4
Policy definitions 8
General conditions 10
General exclusions 13

Sections of cover
Section 1 – Vet fees 15
Section 2 – Death from accidental injury or illness 17
Section 3 – Advertising and reward 18
Section 4 – Loss of pet from theft or straying 18
Section 5 – Boarding fees if you have to stay in hospital 19
Section 6 – Holiday cancellation cover 19
Section 7 – Third party liability cover 20
Section 8 – Overseas travel cover 21
What to do if you need to make a claim 24
Additional support for you and your pet 25
Useful phone numbers 26
Important information

This is an annually renewable policy for insurance, which you pay for each month by direct debit. The policy sets out the terms and conditions for your insurance and stays the same for 12 months.

This policy is evidence of the contract between us, U K Insurance Limited, and you, our policyholder. As long as you keep to the conditions of the insurance and pay the premium each month (each period of insurance), we’ll provide insurance for the pet or pets named on the policy schedule during each such period of insurance under the conditions set out in this policy.

Read the policy, schedule, proposal confirmation and any endorsement as one document.

Any word or expression which has a particular meaning will have the same meaning wherever it may appear.

You must take care to provide us with accurate information which is correct to the best of your knowledge. Please check all the policy details carefully, these set out the information you have given us.

If you think there is a mistake or you need to make changes, you should notify us immediately. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid.

Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.

We’ve supplied this agreement and other information to you in English and we’ll continue to communicate with you in English.

Your right to cancel
If, after buying your policy, you decide that the cover isn’t what you wanted call us on 0345 246 8246 or please return all your documents within 14 days of your policy starting or within 14 days of receiving them (whichever is later) to: Direct Line Insurance, Customer Services, The Headrow, Leeds LS1 8HZ.

We’ll return any premium paid in full as long as no claims have been made on the policy during that time. If you want to cancel after this initial 14 day period please refer to the General conditions cancellation section.

How to make a complaint

We understand that things don’t always go to plan and there may be times when you feel we’ve let you down. If this happens, we want you to tell us. We’ll do our best to put things right as soon as possible or explain something we could have made clearer.

We’d like you to speak to us about your problem by calling this number 0800 051 0140 or 01239 636070. If you’d prefer to write to us you can send the letter to:

Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP
Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can’t be resolved within three working days, we’ll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You’ll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

<table>
<thead>
<tr>
<th>Communication Type</th>
<th>When will you get this?</th>
<th>What will it tell you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summary Resolution Communication</td>
<td>If we’ve been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Acknowledgement</td>
<td>If we’ve been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know our complaint handling process and information about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Unable to reach resolution within 8 weeks</td>
<td>If we’ve been unable to resolve your complaint within 8 weeks.</td>
<td>It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We’ll also let you know about your right to contact the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Final Response</td>
<td>If we’ve been unable to resolve your complaint within 3 working days, we’ll send you our Final Response when we’ve completed our investigations. We’ll do our best to send this at the earliest opportunity.</td>
<td>This is a detailed response, which will outline: • our investigation; • the decision; • next steps, if applicable. It will also provide information about the Financial Ombudsman Service.</td>
</tr>
</tbody>
</table>
Your Policy Wording

Independent Review
If we don’t complete our investigations within 8 weeks of receiving your complaint or you’re unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email: complaint.info@financial-ombudsman.org.uk

Phone:
UK: 0300 123 9123 or 0800 023 4567
Abroad: +44 20 7964 0500

Writing to:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:
www.financial-ombudsman.org.uk

European Online Dispute Resolution Platform
If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes.

You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit http://ec.europa.eu/odr.

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.
Automatic Renewals
Each year we’ll write to you at least 21 days before the anniversary of the start date of your insurance and before taking any payment to tell you about any changes to the premium or policy terms.

This is a policy, which is available on the same terms for 12 successive months at a time, to be taken out and paid for on a monthly basis. Your insurance will automatically continue each month, unless advised otherwise, and we’ll continue to take payments.

If you don’t want your insurance to continue you must call us before the anniversary date to let us know. If we are unable to offer further policy periods we’ll write to you at your last known address to let you know; examples of when this could happen are included under Cancellation in the General conditions section.

Statement of needs
We haven’t given you a personal recommendation as to whether this policy is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

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

European Online Dispute Resolution Platform
If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit http://ec.europa.eu/odr.

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Policy definitions

Certain words or expressions in your policy documents have a particular meaning wherever they appear. In your policy wording they appear in bold. Their meanings are explained below.

We, our, us
UK Insurance Limited and its agents.

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

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

Anniversary/renewal date
The recurring anniversary date of the start date of your policy.

Bilateral Condition
Any condition affecting body parts of which your pet has two, one each side of the body such as (but not limited to) ears, eyes, cruciate ligaments, hips and patellae. When applying a benefit limit or exclusion Bilateral Conditions are considered as one condition.

Carrier
A transport company approved by the Government to carry animals under the Pet Travel Scheme.

Complementary treatment
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 given directly by a vet who is properly trained to do so.

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

Dangerous Dogs Act (DDA)
The Dangerous Dogs Act 1991, as amended by the Control of Dogs (Scotland) Act 2010, the Dogs (Northern Ireland) Order 1983, or any changes to those laws.

Excess
The part of the claim you must pay for each separate condition. The excess is applied once to each separate condition and will be taken from the claims settlement. Your excess amount is shown on your schedule.

Illness
Disease, sickness, infection or failure or any changes to your pet’s normal healthy state that’s not caused by injury.

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 that starts and ends in the United Kingdom during a period of insurance.

Lump
Any growth, tumour, cyst or lumps that have the same diagnosis will be treated as one condition no matter how many times the condition comes back or how many areas of the body are affected. Where no diagnosis/identification has been made we will treat each lump as the same condition and as such will be subject to the policy limits.
Your Policy Wording

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

Pet
The dog(s) or cat(s) named in the policy schedule.

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

Pet Travel Scheme (PETS)
The UK 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, as long as you have met the rules of the scheme.

Policy period
A period continuing for 12 calendar months beginning on the start date of the insurance. Each 12 month policy period beginning on the anniversary of the start date of the insurance.

Pre-existing condition
Any condition or symptoms, or signs of injury or illness, that happen or exist in any form before the pet was covered by this insurance.

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

Treatment
Any vet fees for necessary examinations, consultations, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care given by or under the direction of 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 fees
Reasonable and necessary fees charged by a vet for an eligible condition for treatment given during a period of insurance.
General conditions

The following conditions apply to the whole of the policy.

Your Pet:
1. mustn’t be younger than eight weeks or older than the age shown on the policy schedule at the start date of the insurance.
2. must be in good health on the start date of the insurance.
3. must never fall under the restrictions or be subject to an order made against it by a court under the Dangerous Dogs Act or the Dogs Act 1871.

You:
4. are the owner of the pet named on the schedule and your pet lives with you, in the UK, at the address shown on the schedule.
5. must always take proper care of your pet and also pay to have any treatment normally recommended by a vet to prevent illness or injury.
6. must pay for your pet to have a dental health check every year and have any treatment recommended by the vet to prevent illness and injury carried out within three months of the recommendation. If this has not been carried out any claims relating or connected to this will not be covered.
7. must keep to the conditions of this policy otherwise all cover may be invalid from the start date of the insurance.
8. must call us on 0345 246 8246 if you want to change your level of vet fees cover. Any change in vet fees cover is dependent on your pet’s medical history and agreement of terms.

Your policy:
9. You agree that we may see all the records that any vet has about your pet and we may give information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet.
10. We are entitled to:
   i) take over and carry out the negotiation, defence or settlement of any claim in your name made under this policy;
   ii) take proceedings in your name to get back any money we have paid under this policy.
11. We have the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. We’ll give you one month’s written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If you don’t wish to continue your cover following an alteration you may cancel this policy as set out under Cancellation.
12. We won’t pay more than the maximum limit or limits that applied to the period of insurance in which the event you wish to claim first started, subject to cover being in force.
13. If there’s any disagreement between your vet and us, an independent vet will be appointed to make the final decision, which you and we must keep to.
Fraud:

14. You must be honest in your dealings with us at all times.
   We will not pay a claim that is in any way fraudulent, false or exaggerated.
   If you, any person insured under this policy or anyone acting on your behalf attempts to deceive us or knowingly makes a fraudulent, false or exaggerated claim:
   • your policy may be cancelled;
   • we may reject your claim and any subsequent claims;
   • we may keep any premium you have paid.

What happens if we discover fraud:
We have the right to cancel any other products you hold with us and share information about your behaviour with other organisations to prevent further fraud.
We may also involve the relevant authorities who are empowered to bring criminal proceedings.
If a fraudulent, false or exaggerated claim has been made under any other policy you hold with us, we may cancel this policy.

Your premium:

15. We’ll only refund your premium if you let us know that you don’t need cover within 14 days of your policy starting or 14 days of receiving your documents (whichever is later) and no claims have been made.

16. If we have been unable to collect your premium on the date it’s due, we’ll assume that you don’t want to continue with your policy unless you tell us otherwise. We will, however, write to you in order to give you the opportunity to make the payment. If the premium remains unpaid by the date we set out in our letter, we’ll confirm in writing that your policy finished at the end of the period of insurance for which we last received payment. No further claim payments, for new or ongoing claims, will be made after this date.

17. We may change any details relating to your policy and premium on each anniversary date of the start of your insurance. Your pet’s medical history and claims’ history will be taken into account.

Cancellation:

18. If you cancel within the cooling off period:
If, after buying your policy, you decide that the cover isn’t what you wanted, call us on 0345 246 8246 or return your documents within 14 days of your policy starting or within 14 days of receiving your documents (whichever is later) to: Direct Line Insurance, Customer Services, The Headrow, Leeds LS1 8HZ. We’ll return any premium paid in full as long as no claims have been made on the policy during that time.
If you cancel your policy at any other time:
You may cancel this policy at any time by calling us on 0345 246 8246. No refund will be given for policies cancelled outside of the cooling off period.
19. We have the right to cancel your policy at any time by giving you 14 days’ notice in writing where there’s a valid reason for doing so. We’ll send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:

- where you’re required in accordance with the terms of this policy to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy;
- where there are changes to your circumstances which mean you no longer meet our criteria for providing pet insurance;
- where you’ve used threatening or abusive behaviour or language, or you’ve intimidated or bullied our staff or suppliers.

If we cancel your policy then all cover will end and no further claim payments, for new or ongoing claims, will be made after this date.

20. If you or any other person responsible for your dog is found guilty by a court of law of an offence under the Dangerous Dogs Act or the Dogs Act 1871 we’ll cancel your policy with effect from the date of the court decision and no further claim payments, for new or ongoing claims, will be made after this date.

Going on a journey?
If you have overseas travel cover the following will also apply:

21. You and your pet must meet all the conditions of the Pet Travel Scheme and it’s your responsibility to check all the current rules of the Pet Travel Scheme before travelling. You must have a current pet passport before you start your journey and any other necessary documents needed under the Pet Travel Scheme.

22. Your pet must be in good health and fit to travel at the start of your journey.

23. Your pet mustn’t work on a journey (other than as a registered guide or hearing dog) unless we’ve agreed to this in writing.

24. You mustn’t make more than three journeys (which last no more than 30 days each) in a policy period, unless we agree to this in writing.

25. Your pet mustn’t have been outside the qualifying countries included in the Pet Travel Scheme, in the timeframe detailed in the rules of the Pet Travel Scheme before the start of your journey.

26. Your pet, whether a cat or dog, must wear a collar that shows details that will allow you to be reunited with them.
General exclusions

The following exclusions apply to the whole policy.

Your pet
We won’t cover:

1. any claim for or in connection with any illness arising during the first 14 days of your pet being covered.

2. any claims in connection with or arising from any pre-existing condition.

3. any claim for a recurring condition that’s in any way connected to or as a result of:
   i) a pre-existing condition,
   ii) any illness that arose within the first 14 days of your pet being covered under this insurance; or
   iii) any condition where the vet fee limit has been reached.

4. any claim as a result of a condition that a routine vaccination is available for, unless treatment is necessary because the vaccine hasn’t worked. A routine vaccination is any that your vet recommends your pet should have.

5. your pet being used or to be used for commercial, guard, breeding, gun dog use, security or working purposes, or for racing, unless we’ve agreed to this.

6. any claim that has been caused by your pet worrying livestock of any kind, including horses whether kept for working or leisure purposes.

7. your pet for any claim caused by or in any way related to a condition that’s excluded either on your policy schedule or in a separate endorsement letter.

You
We won’t cover:

8. any indirect loss, unless specifically covered by the policy, including (but not limited to) the cost of getting your pet to a vet, loss of earnings due to time off work or the cost of pet mobility aids.

9. any claim as a result of a malicious act, deliberate injury or neglect caused by you, your family or someone looking after your pet with your permission.

10. any claim if you or any other person responsible for your dog breaches the Dangerous Dogs Act.

11. any loss where United Kingdom animal health or import laws have been broken.

12. 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.

13. any claim arising from, related to or costs associated with criminal proceedings, fines or control/destruction orders.

14. any claim as a result of an illness that can be transmitted between animals and humans or that should be reported to an authority such as, but not limited to, rabies.

Going on a journey?
If you have overseas travel cover the following will also apply:

21. You and your pet must meet all the conditions of the Pet Travel Scheme and it’s your responsibility to check all the current rules of the Pet Travel Scheme before travelling.

   You must have a current pet passport before you start your journey and any other necessary documents needed under the Pet Travel Scheme.

22. Your pet must be in good health and fit to travel at the start of your journey.

23. Your pet mustn’t work on a journey (other than as a registered guide or hearing dog) unless we’ve agreed to this in writing.

24. You mustn’t make more than three journeys (which last no more than 30 days each) in a policy period, unless we agree to this in writing.

25. Your pet mustn’t have been outside the qualifying countries included in the Pet Travel Scheme, in the timeframe detailed in the rules of the Pet Travel Scheme before the start of your journey.

26. Your pet, whether a cat or dog, must wear a collar that shows details that will allow you to be reunited with them.
Your policy

We won’t cover:

15. any claims under any section of the policy where the premium hasn’t been paid.
16. any claim as a result of the official actions of customs, any Government or the authorities of any country, unless specifically covered.
17. any payment for any claim that results from an incident covered by other insurance unless the cover provided by that insurance has been used up.
18. any claim as a result of travel outside of the United Kingdom unless you have overseas travel cover under this policy.
19. more than the maximum amounts shown in each section, including VAT where this is payable.

Going on a journey?

If you have overseas travel cover we won’t pay for:

20. any claim caused by you failing to meet the conditions of the Pet Travel Scheme. This applies to conditions set by the UK Government, a carrier or other countries involved in the scheme.
21. any claim as a result of travel outside the qualifying countries covered by the Pet Travel Scheme.
22. any costs that the carrier may charge to carry out checks.
23. your costs in meeting the conditions of the Pet Travel Scheme, unless they are specifically covered in this policy.
24. any claim as a result of a malicious act, deliberate injury or neglect caused by you or anyone travelling with you.
25. you to bring your pet home if it dies.
26. any shortfall in payment or loss as a result of currency exchanges.
Section 1 Vet fees

Your policy provides cover only for the sections of cover as shown on your policy schedule. The policy option that you’ve chosen is shown on your policy schedule.

We’ll refund treatment costs for vet fees or complementary treatment that you have to pay for a condition providing the condition happened during a period of insurance and the treatment was given during a period of insurance when the premium has been paid, under the following conditions:

- **Essential**: Up to £4,000 or 12 months (whichever is reached first) for each separate condition, from the date that vet fees were first charged for treatment for that condition.
- **Advanced**: Up to £8,000 for each separate condition. This includes:
  - Up to £1,000 towards treatment for tooth and gum disease.
  - Up to £100 towards euthanasia, including costs towards consultation, house calls, out of hour calls, and any other associated costs, if your pet is put to sleep by a vet due to illness or injury.

The Vet fee amount for both the Essential and Advanced policy includes:

- Up to £45 towards consultation fees for each separate visit to the vet as a result of the condition.
- Up to £110 towards additional out of hours fees for each separate out of hours visit needed as a result of the condition.
- Up to £70 towards histology fees including any handling and interpretation fees.
- Up to £70 towards cytology fees including any handling and interpretation fees.
- Up to £35 per session towards hydrotherapy and physiotherapy fees.

The above amounts apply to the fees charged by your vet. If you seek a second opinion or are referred to a specialist vet for specialist treatment you must contact us.

Please refer to What’s not covered under the Vet fee section:

- We won’t pay more than the maximum limit or limits, applicable to the policy option you’ve chosen, that applied to the period of insurance during which the condition first started subject to cover still being in force.
- If two or more claims are first believed to be separate conditions but are later recognised to be a recurring condition, bilateral condition, lump or related condition, we’ll add up the amounts we’ve paid for all these claims and not make any more payments during the life of your pet once we’ve paid up to the limits described.
- Ongoing treatment of a condition that first started under your chosen policy will only be covered under the terms and conditions of that policy if it remains in force.

**What’s not covered** – applicable to the Essential and Advanced policy

We won’t pay for:

- any treatment or complementary treatment your pet has during a period of insurance if we haven’t received the agreed premium for that period of insurance or that arise after a period of insurance where the premium hasn’t been paid.
- the excess as shown on your policy schedule for each claim you make that’s for a different condition.
- any more costs when your vet fee limit has been reached. This can be either your monetary limit or time limit depending on the cover you have chosen. Once the vet fee limit for a condition has been used up there will no longer be any cover for:
  - the condition originally claimed for;
  - any recurrence of that condition, or
  - anything related to or arising from that condition.
Your Policy Wording

• more than 15 sessions of hydrotherapy or physiotherapy per condition.
• more than £30 towards the cost of the Veterinary Medicines Directorate (VMD) charges for any services they provide.
• any preventative or non-essential treatment, tests or diagnostic procedures, prescribed general health supplements, routine examinations or tests, bathing or de-matting.
• any treatment that, as a pet owner, you’d normally expect to pay, such as (but not limited to) vaccinations, flea treatment, wormers, nail clipping, spaying, castration and any treatment to do with pregnancy or your pet giving birth and any complications that may happen as a result of these.
• the cost of medication, supplements or pheromones to modify or manage your pet’s behaviour, whether as a result of a condition or not, such as (but not limited to) Zylkene, Feliway and Adaptil.
• treatment for behavioural problems, training or therapy, or for any condition arising as a result of behavioural problems.
• the cost of routine or investigative tests, unless these are to diagnose a condition due to specific existing symptoms or clinical signs and these confirm that your pet has a condition that is covered under the insurance. Also excluded are any screening programme and diagnostic tests unless a specific condition is confirmed.
• any medicine decision fees and administration fees such as (but not limited to) completion of a claim form.
• any prescription fees unless you have purchased your pet’s medication from our preferred supplier, Pet Drugs Online, when the most we pay is £15.
• any referral, second opinion or specialist treatment, unless we’ve specifically agreed to it.
• house calls or out-of-hours calls, or for your pet to stay at the vets unless the vet can confirm that it was absolutely essential and that not taking such action would’ve seriously worsened your pet’s condition. This is regardless of your personal circumstances.
• any treatment in connection with or arising from retained testicle(s) if your pet was over 12 weeks old on the date cover started for your pet.
• the cost of any food such as (but not limited to) dry, wet and liquid food, even if this has been prescribed to treat a condition.
• treatment for any condition or symptoms first starting or caught while on a journey, unless overseas travel cover was included in your policy at that time and continues to be included.
• any form of housing (such as a cage or basket) or bedding, whether bought or hired.
• the cost of any treatment necessary to remove first teeth, unless this treatment is carried out when your pet is more than 6 months old and has been covered by this policy since before it was 16 weeks old.
• the cost of any treatment for root canal and crowns.
• any medication that’s due to be given to your pet after your policy has ended even if the costs arise before the date your policy ended or after a period of insurance where the premium hasn’t been paid.
• any treatment for a condition if a claim has not been made within 12 months of your pet’s first treatment for the condition. Any costs that are received after 12 months from when the first treatment took place for the condition may not be covered.
• the cost of having your pet cremated, or for disposing of your pet’s remains.

What’s not covered – Essential policy
• any medication that’s due to be given to your pet after the 12 month time limit has ended even if the costs arise before the end of the 12 month limit.
• the cost of any treatment arising as a result of tooth and gum disease, or related to teeth or gums unless:
  i) following accidental external injury,
  ii) an illness has been proved to have been the direct cause of the tooth or gum problem and the pet has had a dental health check in the past 12 months and treatment recommended by the vet carried out.
• the cost of any treatment for scale and polish.
• any condition or treatment arising as a result of tooth or gum disease.
• the cost of having your pet put to sleep (euthanasia).

What’s not covered – Advanced policy:
• any condition or treatment arising as a result of tooth or gum disease if your pet has not had a dental health check in the last 12 months and had any treatment recommended, including scale and polish, by the vet carried out within three months of the recommendation.
• the cost of having your pet put to sleep (euthanasia) unless your vet confirms this was for humane reasons to prevent further suffering.

Special conditions relating to claims under this section
• We must have a fully filled-in claim form before we’re able to settle a claim. Please make sure your vet’s happy to fill in part of the form and provide us with any information we may need.
• 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 any illness claims, please send in a complete medical history for your pet.
• We may need a vet’s opinion on what may be wrong with the pet before we can pay a claim.

Section 2 Death from accidental injury or illness

Your policy provides cover only for the sections of cover as shown on your policy schedule.
We’ll pay you the purchase price of your pet, up to £1,500, if your pet dies during a period of insurance following an accidental injury to the outside of its body or due to an illness.

What’s not covered
We won’t pay:
• your pet’s purchase price if your pet is put to sleep following an accidental injury or illness, unless your vet provides written confirmation that this was essential for humane reasons.
• for death from illness for pets aged 11 years and older.
• more than you paid for your pet.
• if your pet dies whilst under anaesthesia, unless as a direct result of an eligible injury or illness.

Special conditions relating to claims under this section
• You must provide proof of what you paid or donated for your pet. If you don’t provide this we’ll only pay our minimum amount of £35 for a cat and £70 for a dog.
• You must provide us with confirmation from a vet, or if the pet has died at the scene of an 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

Your policy provides cover only for the sections of cover as shown on your policy schedule.

We’ll pay you up to £1,000 in any policy period towards local advertising costs you have to pay to help you get your pet back if it’s 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 £500.

What’s not covered

We won’t cover:

- any cost that hasn’t been agreed by us.
- any costs that have been caused by your dog being left unattended in a public place at any time.
- any costs that haven’t been agreed by us and that aren’t reasonable or necessary.

Special conditions relating to claims under this section

- If your pet is a dog, you must report the loss to your local authority and welfare centres (in Scotland you must report this to the police). We'll need to see proof that you’ve done this. If your pet is a cat, you have to report the loss to your vet and provide us with confirmation that you’ve done this.
- If you’re claiming for the reward, we’ll need proof that 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. Or, if you prefer, we can pay the reward straight to them.
- We’ll need to see receipts and examples of advertising for any costs you want to claim.

Section 4 Loss of pet from theft or straying

Your policy provides cover only for the sections of cover as shown on your policy schedule.

We’ll pay you the purchase price of your pet, up to £1,500, if your pet is stolen or goes missing during a period of insurance and hasn’t been found within 45 days.

What’s not covered

We won’t:

- pay more than you paid or donated for your pet.
- make any payment until your pet has been missing for more than 45 days.
- pay the purchase price if your dog is left unattended in a public place at any time.

Special conditions relating to claims under this section

- If your pet is a dog, you must report the loss to your local authority and welfare centres (in Scotland you must report this to the police). We’ll need to see proof that you’ve done this. If your pet is a cat, you must report the loss to your vet and local rescue centres and provide us with confirmation that you’ve done this.
- You must provide proof of what you paid or donated for your pet. If you don’t provide this we’ll only pay our minimum amount of £35 for a cat and £70 for a dog.
- 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

Your policy provides cover only for the sections of cover as shown on your policy schedule.

We’ll pay up to £1,000 in any policy period towards costs you have to pay to have your pet looked after by a licensed kennel, cattery or professional pet-minding service if you or your family have to be admitted to hospital for more than four days in a row during a period of insurance.

What’s not covered

We won’t cover:

• costs arising from hospitalisation that you or your family were aware was likely at the start date of the insurance.
• costs as a result of any hospital stay that isn’t on the advice of a doctor, specialist or consultant.
• costs as a result of nursing-home care or convalescence care that you or your family don’t receive in a hospital.
• costs if the admittance to hospital is as a day case patient or an outpatient.

Special conditions relating to claims under this section

• You must keep all receipts from the boarding kennel, cattery or person responsible for looking after your pet, showing the dates and your costs, and send these to us with your claim form.
• You must get confirmation from your doctor or the hospital treating you, or your family, of the dates of your hospital stay and the medical condition that led to this.

Section 6 Holiday cancellation

Your policy provides cover only for the sections of cover as shown on your policy schedule.

We’ll pay you up to £5,000 in any policy period for costs that you can’t get back from anywhere else if you have to cancel your holiday or for extra costs to get you home if you cut short your holiday during a period of insurance because your pet:

i) goes missing while you’re away or in the seven days before you go away; or
ii) needs sudden and unexpected life-saving treatment (without which your pet would die) while you’re away or in the seven days before you go away.

What’s not covered

We won’t pay for:

• non life saving treatment.
• any condition that’s likely to need emergency life saving treatment that you were aware of before booking the holiday.
• any claim if treatment could’ve been given eight 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

• You must send us documents that prove you booked and then cancelled or cut short your holiday, and the dates this happened.
• You must send us documents that show how much you’ve paid. You must be able to prove that you can’t get these costs back from anywhere else.
Section 7 Third party liability – Applies to dogs only

Your policy provides cover only for the sections of cover as shown on your policy schedule.
In this section, you and your mean you or any person looking after or handling your pet with your permission or knowledge.
We’ll pay up to £2.5 million in any policy period, towards compensation and costs awarded against you by a court and, if agreed by us in writing beforehand, 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:
  • property is damaged; or
  • a person suffers an injury or dies.

What’s not covered
We won’t pay:
  • the first £250 of each claim for property damage.
  • any compensation, costs or expenses for injury or death to you, any member of your family, anyone living with you or anyone working with you or for you.
  • any compensation, costs or expenses that result because of damage to property belonging to you or any member of your family, or anyone living with you, working with you or that’s your employee.
  • 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’s damaged.
  • any compensation, costs or expenses that result due to your profession, business or employment.
  • any compensation, costs or expenses resulting from an incident at your workplace.
  • any compensation, costs or expenses if we’ve not agreed to these before they arose.

Special conditions relating to claims under this section
  • You mustn’t admit responsibility or make any offer or promise of payment without our permission in writing.
  • You must tell us about any incident that could result in a claim.
  • You must send us any writ, summons, legal documents or other communication you receive immediately.
  • You mustn’t reply to any communication you receive without our permission.
  • You must find out whether there is any other insurance policy available under which you could claim.
Section 8 Overseas travel cover

Your policy provides cover only for the sections of cover as shown on your policy schedule.

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 while on a journey. Some additional cover, exclusions and special conditions relating to claims apply. These are below and you should read them with the relevant sections.

Additional cover to section 1 – Vet fees
- If a vet decides your pet should be put to sleep while it’s on a journey, we’ll 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 – Vet fees
- If you’re 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.
- You have to get proof, which we may ask you to give us at point of claim that your pet was in good health and fit to travel at the start of the journey.
- If you’re claiming for having your pet put to sleep, you have to provide us with proof from the vet that this was essential.

Additional exclusion to section 3 – Advertising and reward
- We won’t 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
- If you lose your pet on a journey, you must report the loss to the relevant governing body or organisation in the country where your pet goes missing. If you make a claim, we’ll need to see written proof that you’ve done this.

Additional exclusion to section 5 – Boarding fees if you have to stay in hospital
- We won’t pay for costs if you knew you, or your family, 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
- While on a journey, you must make sure you, or a member of your family, get evidence of the hospital stay before leaving the country where treatment took place.

Additional cover to section 6 – Holiday cancellation cover
- Cover is extended to cover you if you need to cut short your journey because your pet dies while on a journey, or cancel your holiday within seven days of your planned departure date because your pet needs emergency life saving treatment and can’t travel on a journey.
Additional special condition relating to claims under section 6 – Holiday cancellation cover
• 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
• We won’t 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.
• We won’t 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.
• We won’t pay for any compensation, costs or expenses if you or anyone you’re travelling on a journey with, or staying with during a journey, is responsible for or looking after the property that’s damaged.
• We won’t pay any compensation, costs or expenses if these arise because you’re responsible under the laws of the USA or Canada.

If you lose your pet’s passport
We’ll 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 quarantine costs as a direct result of you losing your pet’s passport.
What’s not covered
We won’t pay for:
• Any claim unless you report the loss of the pet passport to the vet who provided it within 24 hours of discovering its loss.
• For any damage, loss or theft that happens before the start of your journey.

Special condition relating to claims for losing your pet’s passport
• You must provide documents and receipts to support your claim.

Repeat tapeworm treatment
We’ll pay reasonable fees charged by a vet if your carrier delays your departure for the United Kingdom and you have to get repeat tapeworm treatment for your pet.

What’s not covered
We won’t pay for:
• Any costs involved in getting the first tapeworm treatment needed under the Pet Travel Scheme on each journey.
• Any costs if the first tapeworm treatment done (on each journey) was not carried out in the timescale needed under the Pet Travel Scheme.
• Any costs if the tapeworm treatment was not necessary under the Pet Travel Scheme.

Special conditions relating to claims under the repeat tapeworm treatment cover
• You must support your claim with documents to prove that the original tapeworm treatment was carried out and that this was done in the timescales needed under the Pet Travel Scheme.
• You must support your claim with documents to prove that the tapeworm treatment was needed under the Pet Travel Scheme.

Emergency expenses abroad
We’ll pay up to £300 for each journey towards:
• Reasonable accommodation expenses and expenses to take you and your pet home if your pet needs emergency treatment from a vet, and because of this, you miss your return travel to the United Kingdom.
• Reasonable accommodation and transport costs for up to four days to look for your pet if your pet is lost or strays during a journey and within three days of the date you are due to return to the United Kingdom.
• Reasonable extra expenses to get you home if your pet is lost or strays within the three days before you are due to return to the United Kingdom and you decide to stay abroad to try to find your pet.
• Reasonable accommodation expenses and expenses to get you and your pet home if you miss your departure to the United Kingdom as a direct result of losing your pet’s passport.
• Reasonable accommodation expenses and expenses to get you and your pet home if the carrier delays your departure for the United Kingdom and you miss your rearranged departure as a direct result of having to get repeat tapeworm treatment.

Special conditions relating to claims for emergency expenses abroad
• You must support your claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary and covered by this policy.
What to do if you need to make a claim

If you need to make a claim visit our website and use our online claims’ portal or download a claim form.

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

How to get a claim form
- Visit our web site www.directline.com/pet-cover where you can use our online claims’ portal to notify us of your claim, download a claim form or call 0345 246 8496 and we’ll send you a claim form.

How to return a fully completed claim form
You can notify us of your claim using our online claims’ portal by visiting our web site www.directline.com/pet-cover. Or email your claim form and supporting documents to: petclaimreturn@ukpartnerships.com or post to: Pet Claims, Direct Line House, Leeds Processing Centre, The Headrow, Leeds LS1 8HZ.

Claims Line:
0345 246 8496
Lines open: 8am-6pm Monday-Friday, 9am-5pm Saturday.
Additional support for you and your pet

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 a number of pet services – 24 hours a day, 365 days a year. These services are provided by our third party assistance partners and include:

Pawsquad, Pet Drugs Online and access to three helplines: find a vet, bereavement counselling and legal advice

Pawsquad
It’s not always obvious whether you need to see your vet when your pet is under the weather. As part of your Direct Line Pet Insurance policy we give you complimentary access to Pawsquad, a team of fully qualified veterinary professionals, who provide support for any pet medical problem. In order to benefit from this service you must register your details with Pawsquad via the Direct Line Pet Insurance website. Visit www.pawsquad.com/direct-line to register and activate your Pawsquad account. Once you have done this you can speak with a fully qualified vet on video chat or via web chat any time you need to.

Pet Drugs Online
The cost of pet medication can add up so we have teamed up with Pet Drugs Online, a vet-run supplier of veterinary medication and UK licensed animal products, to help you buy the same medication as your vet prescribes, at a much lower cost. All you need to do is get a prescription from your vet for your pet’s medicine and then register with Pet Drugs Online at https://www.petdrugsonline.co.uk/directline.

If access to the internet is not available, you can call them on 01761 603141 between 8.30am and 5.30pm Monday to Friday.

To claim back the eligible costs just refer to the What to do if you need to make a claim section of your policy booklet, remember you will need to submit a copy of your Pet Drugs Online receipt or order confirmation alongside a copy of your prescription and the fee your vet charged. Pet Drugs Online are regulated by the Veterinary Medicines Directorate.

This is not an endorsement of www.petdrugsonline.co.uk. You should always rely on the advice of your vet with regard to diagnosis, treatment and suitable medicines for your pet.

Find a vet
If for some reason you can’t contact your usual vet, or you and your pet are away from home in the United Kingdom and need a vet, you can call this advice line for help. Our advisers can give you 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 available to explain complicated legal issues in plain language and in a helpful and friendly way.
To contact the three helplines any time, just call 0370 600 0633. All calls will be treated in confidence and you may call any time and as many times as you like.

If at any time we are no longer able to offer you access to the above services we will let you know, so that you can decide whether you wish to keep the policy. If you don’t wish to continue your cover you may cancel this policy as set out under General conditions cancellation section.

Please note that Pawsquad, Pet Drugs Online and the find a vet, bereavement counselling and legal advice helplines can’t deal with any policy or claims queries.

Useful phone numbers

**Claim line** 0345 246 8496
If you have a question about a claim or need advice on any related matter, please call between 8am and 6pm Monday to Friday, or 9am and 5pm Saturday. To make a claim 24 hours a day visit our website: www.directline.com/pet-cover

**Pet Insurance line** 0345 246 8246
To amend your cover or for general policy information please call between:
8am and 9pm – Monday to Friday
9am and 5pm – Saturdays
10am and 5pm – Sundays and Bank Holidays.

**Find a Vet, Pet bereavement counselling or Legal advice line** 0370 600 0633
Calls may be recorded.

**For information about the Dangerous Dogs Act 1991 or the Pet Travel Scheme please go to the GOV.UK website**
Useful phone numbers

Claim line
0345 246 8496
If you have a question about a claim or need advice on any related matter, please call between 8am and 6pm Monday to Friday, or 9am and 5pm Saturday. To make a claim 24 hours a day visit our website: www.directline.com/pet-cover

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