



Lifetime Pet Insurance Policy

Your Policy Wording for Your Cat & Dog Lifetime Cover

This document is your Combined Financial Services Guide (FSG) and Product Disclosure Statement (including Policy Wording)

Please read in conjunction with your Certificate of Insurance to understand the Policy for your Pet

Contents	
Welcome	3
Useful Information for Customers	4
Definition of Words	5
Am I eligible for cover?	9
Veterinary Fees	9
Third Party Liability – Applies to Dogs only	11
Death from Illness/Accidental Injury	12
Holiday Cancellation	13
Theft or Straying	14
General Conditions that apply to the whole policy	15
General Exclusions that apply to the whole policy	16
Important information	16
Keeping to the terms of the Policy	16
Keeping Your information up to date	16
When the Policy and cover ends	16
Cancelling Your Policy	17
Fraud	17
Choice of law	17
Rights of Parties	17
Renewal of Your Policy	18
Your Personal Data	18
Policy set up and management	18
Claims	18
Service information	19
Your personal data rights	19
Financial Services Compensation Scheme	20
Making a Claim	20
Complaints	20

Thank You for choosing CoverMy Pet.

Our aim is to remove worry at a time of distress for You and Your Pet and provide peace of mind in the event of Your Pet becoming unwell.

This Pet insurance Policy is an annual contract and in return for Your Premium We will indemnify You in the event of an insured event occurring in accordance with the terms of this Policy document and Your Policy Schedule.

This Policy document, Your Policy Schedule should be read together as one document. Please keep these documents together in a safe place.

It is important You read them carefully to make sure they meet Your needs. Please also check Your Policy Schedule carefully to make sure the information You have given Us is correct.

You must tell Us if this information is wrong, or if it changes. You have a responsibility to take reasonable care not to make a misrepresentation, should You be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately or recklessly make a misrepresentation then it may result in a claim being rejected or only partially paid or Your Policy being voided.

If any of the information We have recorded is incorrect, or if You have any questions about this Insurance Policy, please contact Us.

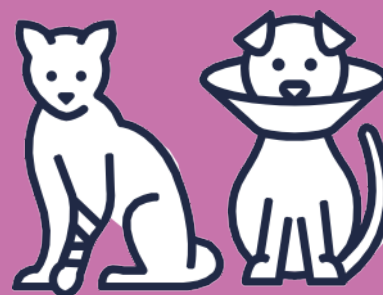
This Pet insurance policy is underwritten by Fortegra Insurance UK Limited. Registered in England, No. 15182608. Registered Office: 20 Fenchurch Street, 5th Floor, London, England, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1007149.

This Pet insurance Policy is administered by Reach Financial Services Limited trading as Cover My. Reach Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Financial services register reference number 302801.

Got any questions or need a hand?

If You are having problems logging in, or You have any issues with, or questions about, Your account or Policy You can contact Us by calling 0208 6269 454 or emailing petinsurance@covermy.co.uk and We will be more than happy to help.

Our offices and phone lines are open 8am – 5pm from Monday to Friday.



Useful Information for Customers

What does a Lifetime Pet Policy mean?

A Lifetime Policy will cover costs incurred from Accidental Injury and new Conditions, that are not Pre-Existing, and could cover ongoing Illnesses over a number of years as long as the Policy remains in force. Each Policy has an annual Benefit Limit for Vet Fees for all Conditions combined, this refreshes upon annual renewal and as long as the Policy is continually renewed. This means long-term Illnesses can be covered as long as You keep Your Policy live, even if the Illness spans a number of years. If You cancel Your Lifetime policy, You may find exclusions applied to any new Policy You might purchase, either with Us or with another provider. This means You need to weigh up the ongoing advantages of a Lifetime Policy against potential changes to Your Premium over the life of Your pet..

What is a Bilateral Condition?

Bilateral Conditions are any Illnesses or Accidental Injuries that affect one body part of which can happen on both sides of the Pet's body. E.g. ears, eyes, knees, cruciate ligaments. For example, Your Pet could have hip dysplasia on the left leg and then the right leg. Bilateral Conditions are most common for orthopaedic issues like cruciate ligament damage, hip dysplasia and elbow dysplasia. For the purpose of this Policy, when applying the Benefit Limit or an exclusion, bilateral Conditions are considered as one and the same Condition. This is the way that this Policy works rather than it necessarily being medical fact so Your Vet may say that Conditions aren't technically related but under the terms of Your Policy they will be treated as one and the same Condition.

How is the fixed £ Excess applied?

There is an excess to pay on the Policy in the event of a claim for Vet Fees. This is the amount You are required to pay towards each new Accidental Injury or Condition Your Policy limits refresh annually, so if a Condition spans multiple years the Fixed £ Excess is re-applied per Condition claimed for per Period of Insurance.

When does % Excess apply and how does it affect my claim payment?

The cover You have selected, whether or not Your Pet is a Select Breed and the age of Your Pet, will determine whether a % Excess will apply, which is the amount that You are required to pay towards a claim (in addition to the Fixed £ Excess). Your Policy Schedule will confirm whether or not a % Excess applies and the exact percentage applicable. Where a % Excess is applicable the % amount will be applied on all Veterinary Fee claims received.

Examples of how the excesses are calculated are shown on the next page.

Complementary treatment, CT/MRI and Cruciate Treatment

Claims for Complementary Treatment, CT/MRI Scans and cruciate Treatment is included within the Vet Fee Benefit Limit and is not a separate limit.

The table below summarises the cover limits for each Lifetime product and these limits should be read in conjunction with Your Policy Schedule and this Policy wording as a whole.

Product	Lifetime £2000	Lifetime £3000	Lifetime £4000	Lifetime £5000	Lifetime £7500	Lifetime £10000
Vets Fees Benefit	£2,000	£3,000	£4,000	£5,000	£7,500	£10,000
Policy Type	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Benefit Basis	In aggregate per year	In aggregate per year	In aggregate per year	In aggregate per year	In aggregate per year	In aggregate per year
Fixed £ Excess	As shown in your schedule	As shown in your schedule	As shown in your schedule	As shown in your schedule	As shown in your schedule	As shown in your schedule
% Excess	As shown in Your Policy Schedule	As shown in Your Policy Schedule	As shown in Your Policy Schedule	As shown in Your Policy Schedule	As shown in Your Policy Schedule	As shown in Your Policy Schedule
Diagnostic cap (CT and MRI's)	£1,500	£1,500	£1,500	£1,500	£2,000	£2,000
Cruciate Limit Cap	£1,500	£1,500	£1,500	£2,000	£2,500	£2,500
Complementary Treatment	£500	£500	£500	£750	£1,000	£1,000
Death from Illness or accident	£750	£1,000	£1,000	£1,000	£1,000	£1,000
Third Party Liability (dog only)	£1M	£1M	£1M	£2M	£2M	£2M
Third Party Liability Excess	£250	£250	£250	£250	£250	£250
Holiday cancellation	£1,500	£1,500	£1,500	£2,000	£2,500	£2,500
Theft or Straying	£750	£1,000	£1,000	£1,000	£1,000	£1,000

Definitions

Please see below some definitions of words and terms which are used in Your Policy wording.

If We explain what a word means, that word has the same meaning wherever it appears in Your Policy Schedule

Accidental injury	A sudden and unforeseen event causing immediate physical damage to one or more parts of Your Pet's body, whether diagnosed or not.
Administrator	The Administrator of Your Policy is Reach Financial Services Limited (FCA 302801) trading as CoverMy.
Aggressive	Ready or likely to attack or confront; such as hostility, anger, snarling, teeth baring, biting and snapping at the air with little or no contact.
Associated Conditions	An associated condition is one that falls into any of the below categories: • Bilateral Conditions are any Illness or Accidental Injury that affect one body part of which can happen on both sides of the Pet's body. E.g ears, eyes, knees, cruciate ligaments). For example, Your Pet could have hip dysplasia on the left leg and then the right leg. Bilateral Conditions are most common for orthopaedic issues like cruciate ligament damage, hip dysplasia and elbow dysplasia. When applying the Benefit Limit or an exclusion, bilateral Conditions are considered as one and the same Condition. This is the way that this Policy works rather than it necessarily being medical fact so Your Vet may say that Conditions aren't technically related but under the terms of Your Policy they will be treated as one and the same Condition. • Recurring Conditions that are related to or caused by a previous Illness or Accidental Injury that may return or Your Pet may become prone to, regardless of the number of times the Illness returns. • Related Conditions that are related to or caused by a previous Illness or Accidental Injury shall be treated as the same Illness and will be subject to one Benefit Limit being applied to that Illness irrespective of where the Clinical Signs or any symptoms are noticed in or on Your Pet's body and whether diagnosed or not unless Your Vet confirms these are unrelated. We may seek confirmation of this from a Vet appointed by Us.

Example 1

Amount Claimed	£1,500
Less Fixed £ Excess £50	£1,450
Less % Excess at 15% £217.50	£1,232.50
Total Excess paid by You	£267.50
Total paid by Us	£1,232.50

Example 2

Amount Claimed	£1,500
Less Fixed £ Excess £50	£1,450
Less % Excess at 15% £0.00	£1,450
Total Excess paid by You	£50.00
Total paid by Us	£1,450

Behavioral	A change in Your Pets normal behaviour caused by a mental or emotional disorder, Illness, Condition or disease.
Benefit Limit	The maximum amount that can be paid during a Period of Insurance under Your Policy for the different cover sections as detailed in Your Policy Schedule.
Claims Handler	Petcover EU Limited
Clinical Signs	Means any observable changes in a Your Pet's normal healthy state, Condition, appearance, bodily functions or behaviour; observed visually, diagnostically or otherwise.
Complementary Treatment:	Means physiotherapy, hydrotherapy, osteopathy, chiropractic manipulation, acupuncture, laser therapy, homeopathy or herbal medicines.
Condition	Means any Accidental Injury sustained or resulting from a single accident or any manifestation of an Illness having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of Your Pet's body affected.
Difficult to Control	Where Your Vet has used methods of restraint, including but not limited to use of a muzzle or Your Pet requiring sedation.
Fixed £ Excess	An amount payable by You towards each and every claim for each section of the Policy You are claiming for within each Period of Insurance as set out in Your Policy Schedule.
% Excess	An amount payable by You towards each and every claim under the Veterinary Fees section of Your Policy. The % amount applicable will be shown on Your Policy Schedule and will be applied on the balance of Your claim after deduction of the Fixed £ Excess. There is a compulsory % excess for dogs 8 years of age and over and for cats 10 years of age and over.
Illness or Illnesses	Any change to Your Pet's normal healthy state, including disease, infection and sickness which is not caused by an Accidental Injury. This includes symptoms and abnormalities Your Pet was born with or were passed on by its parents.
Insurer	Fortegra Insurance UK Limited. Registered in England, No. 15182608. Registered Office: 20 Fenchurch Street, 5th Floor, London, England, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1007149. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at https://www.fortegra.eu/solvency-and-financial-condition-report
Period of Insurance	The time for which We provide cover as specified in Your Policy Schedule.
Pet	Your dog or cat insured by the Insurer as specified in Your Policy Schedule.
Pre-Existing Condition	Any diagnosed or undiagnosed Condition which has occurred or existed or has shown signs or symptoms of existing in any form before the Policy Start Date or within the Waiting Period in the first Period of Insurance. This also includes any diagnosis, or any Clinical Signs caused by or resulting from an Accidental Injury or Illness Your Pet had on an Associated Condition before the Policy Start Date or within the Waiting Period in the first Period of Insurance.
Policy	The contract of insurance between You and the Insurer as detailed in Your Policy wording and Policy Schedule.
Policy Schedule	The document providing details of Your Pet and the cover limits You have selected.
Premium	The amount paid, or to be paid, in monthly installments by You as shown on the Policy Schedule.

Start Date	The date when Your Policy comes into effect, as stated in Your Policy Schedule.
Treatment	means the Vet we employ to carry out Treatment to your pet or discuss your pet's Treatment with your Vet.
United Kingdom/UK	England, Scotland, Wales and Northern Ireland.
Vet	A current, qualified member of the Royal College of Veterinary Surgeons, practicing in the UK.
Vet Fees	The fees charged by Your Vet for the Treatment of an Illness or Accidental Injury
Waiting Period	A period of: • 14 days from the Policy Start Date for an Illness that occurs or shows Clinical Signs or any symptoms; • 5 days from the Policy Start Date for Accidental Injury. • 14 days from the Policy Start Date for all other cover sections
We, Us, Our	Fortegra Insurance UK Limited acting as Insurer, Reach Financial Services Limited trading as CoverMy acting as the Administrator and Petcover EU Limited as the Claims Handler
You, Your	The person named on the Policy Schedule who is the owner and keeper of the Pet.

Am I eligible for cover?

You are eligible for cover if:

1. Your Pet is a cat or a dog; and
2. Your Pet must not have previously shown any signs of Aggressive behaviour or previously attacked, bitten or inflicted injury; and
3. Your Pet must not be used in relation to any trade, profession or business, breeding, guarding, track racing, coursing or beating or used as a gundog, hunting or in connection with shooting of any kind whether for business or recreational purposes; and
4. Your Pet must be a minimum of eight weeks old; and

If Your Pet doesn't satisfy all the above eligibility criteria, then Your Pet isn't eligible for cover. If You purchase cover despite Your Pet being ineligible then We shall void the Policy. If You are uncertain whether Your Pet is eligible then please contact the Administrator for guidance.

Section 1. Veterinary Fees

What is covered under this section

We will cover all customary charges for Treatment by a Vet for Illness or Accidental Injury Your Benefit Limit is shown in Your Policy Schedule and is the maximum amount that can be paid in total for all Conditions combined during a Period of Insurance.

Complementary Treatment - We will cover fees arising from Complementary Treatment which Your Vet recommends and which is approved by Us, up to the Benefit Limit shown on Your Policy Schedule including, for all Conditions up to a maximum of ten hydrotherapy sessions during a Period of Insurance provided by hydrotherapy pool operators who are members of the Canine Hydrotherapy Association or National Association of Registered Canine Hydrotherapists.

Specialised diagnostics – We will pay up to the Benefit Limit section included within the Policy You have chosen towards any costs associated with CT or MRI scans. This Benefit Limit includes covering the costs of but is not limited to, any anaesthetic administered, fluid therapy and resulting interpretation fees. This limit forms part of the overall Veterinary Fee Benefit Limit for cover You have selected and is not a separate Veterinary Fee limit.

Cruciate injury treatment – We will pay up to the Benefit Limit section included within the Policy You have chosen towards any costs associated with cruciate injuries or cruciate disease. If Treatment of a claim involving a cruciate(s) includes a CT or MRI scan, those costs will contribute towards this overall Veterinary Fees Benefit Limit. This limit forms part of the overall Veterinary Fee limit You chose and is not a separate Veterinary Fee limit. This limit is available per limb but does not reset upon each renewal.

What is excluded under this section

1. Any excesses applicable as shown on Your Policy Schedule.
2. Any claim where the Condition started before or during the Waiting Period.
3. Any claim for any Pre-Existing Condition.
4. Any claim where Your Pet is not registered at a United Kingdom Veterinary Practice on the Policy Start Date and throughout the Period of Insurance.
5. The cost of obtaining a second opinion regarding Your Pets Condition.
6. Dental or gum Treatment that is not due to an Accidental Injury, including but not limited to: cosmetic dentistry, routine cleaning and descaling or Treatment for root canal and over/under shot jaw.
7. Any claim for cosmetic, elective, routine or procedures which are preventive and not Treatment for an Accidental Injury or Illness. Including but not limited to:
 - a. Vaccination.
 - b. Spaying and spaying to prevent the reoccurrence of false pregnancy, even if recommended by Your Vet.
 - c. Breeding and Conditions which relate to the breeding cycle including but not limited to Whelping and Kitting or any medication or Treatment to prevent pregnancy.

- d. Treatment for pregnancy (including false pregnancy) and giving birth or rearing puppies or kittens.
- e. Castration, including the removal of retained testes or castration due to an Associated Condition even if recommended by Your Vet.
- f. Stem cell or gene therapy; PRP, IRAP; OATS, Bone Marrow transplant or any related alternatives.
- g. Grooming, bathing, nail clipping, de-matting.
- h. Dental, root canal and cleft palate.
- i. Control and elimination of fleas, ticks, skin mites and worms.

and any claims that occur as a result of these procedures, or the consequences of not having the cosmetic Treatment, elective Treatment, routine Treatment or preventative Treatment recommended by a Vet to prevent an Accidental Injury or Illness, as listed above.

- 8. Illnesses that Your Pet should be vaccinated against or where Your Pet has not been wormed or de-fleaded, including but not limited to lung worm.
- 9. Any claim for Treatment in connection with retained testicles if Your Pet is over 12 weeks from the Policy Start Date.
- 10. Any claim relating to Behavioural problems, which includes the diagnosis and investigations into, where the result is Behavioural problems. This includes the costs of Pheromone products, DAP diffusers and Feliway.
- 11. Cost of food, which includes any food prescribed by Your Vet, or vitamins and mineral supplements.
- 12. More than one claim for ingestion of a foreign body during any one Period of Insurance.
- 13. The cost of any claim caused by Your negligence (including the Treatment of obese pets and symptoms incidental to obesity or malnourishment).
- 14. If Treatment costs are not supported by an original invoice from Your Vet.
- 15. Out of hours Vet Fees, except where Your Vet considers this to be life saving for Your Pet.
- 16. Any claim where the cost of a referral consultation exceeds £200.
- 17. Any claim for hospitalisation, transportation by ambulance and home visits unless Your Vet has confirmed that to move Your Pet would endanger Your Pet's life.
- 18. Any claim for unlicensed medication unless Your Vet can confirm it has been clinically proven to treat that Condition.
- 19. Any claim for housing, including cages or bedding (including warming blankets) for Your Pet.
- 20. Any claim for umbilical hernias and dew claws.
- 21. Any claim relating to Your Pet being Aggressive or Difficult to Control.
- 22. Any cost greater than £100 for cremation or disposing of Your Pet's remains including post mortem costs, coffins or caskets.
- 23. If the costs relate to charges made by Your Vet to provide or fill out a prescription, completing the claim form, referring Your Pet to another veterinary practice and for postage, packaging and courier fees.
- 24. Any costs associated with routine or investigative laboratory tests or procedures unless the Clinical Signs or any symptoms exist and the tests and procedures are to diagnose a specific Condition.
- 25. Any costs incurred outside the Period of Insurance
- 26. If the claim is a result of an Associated Condition and the Condition is bilateral.
- 27. Any costs involved in Your Pet undergoing Treatment for; and/or fitting of; prosthetic and artificial limbs including the actual cost of the prosthetics and/or artificial limbs themselves and any associated costs involved in the rehabilitation of Your Pet after such a procedure.
- 28. Any claim arising where the Pet is not being looked after by yourself or family members including but not limited to Pet Sitters, Walkers, Kennels and Cattery.
- 29. Continuation claims unless You have paid the required Premiums to keep Your Policy in force.
- 30. The cost of surgical items that can be used more than once.
- 31. Claims as a result of Your Pet being overweight or underweight and this has resulted in Your Pet requiring Treatment.

Please also refer to the General Exclusions that apply to the whole Policy

Conditions that apply to this section

1. You must contact Us within 90 days of a Condition that You wish to claim for occurring and if any delay in notifying Us prejudices Our ability to verify the claim then, We may be unable to deal with Your claim.
2. We reserve the right to obtain a second opinion from Our Vet advisor where We consider:
 - Vet Fees charged appear greater than conventional fees charged by an attending/referral practice;and/or
 - Treatment received may not have been required or may have been excessive when compared with Treatment conventionally undertaken by an attending/referral practice. Where there is a dispute We will pay only those Vet Fees deemed reasonable and essential by Our Vet advisor.
3. We reserve the right to pay only up to a 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by Your Vet.
4. Where a Condition is affecting one body part of which Your Pet has two, one on each side of the body (e.g. ears, eyes, knees, cruciate ligaments) this will be considered a bilateral Condition and when applying the Benefit Limit or an exclusion, bilateral Conditions are considered as one and the same Condition. This is the way that this Policy works rather than it necessarily being medical fact so Your Vet may say that Conditions aren't technically related but under the terms of Your Policy they will be treated as one and the same Condition

Section 2. Third Party Liability – (Dogs only)

What is covered under this section

We will cover damages, defence and legal costs where You are found legally liable if Your dog causes death, Accidental Injury or property damage up to the Benefit Limit shown in Your Policy Schedule.

In this section, "You" and "Your" means You or any person looking after or handling Your Pet with Your permission.

We reserve the right to remove this cover in its entirety or place restricted cover in the event that We believe that cover should be withdrawn and/or restricted.

What is not covered under this section

1. The excess as shown on Your Policy Schedule.
2. More than the Benefit Limit as shown on the Policy Schedule.
3. Any claim made within, or relating to an event occurring within the Waiting Period.
4. Any compensation, costs or expenses for defending You which We have not agreed with You beforehand and confirmed in writing.
5. If You are legally liable because of a contract You have entered into.
6. Any compensation, costs or expenses if the claimant is a member of Your family or household.
7. Any compensation, costs or expenses which involves Your employment, profession, occupation or business including any incident at Your workplace or arising from Your Pet being at Your workplace.
8. Any compensation, costs or expenses relating to criminal proceedings against You.
9. Any compensation, costs or expenses if You, a member of Your immediate family or any person who lives with You, is employed by You, is responsible for or is looking after the property damaged.
10. Any compensation, costs or expenses where You have not followed advice given to You by previous owners of Your Pet or by any rehoming organisation or a qualified behaviourist about Your Pet's behavioural traits.
11. Any claim if You are responsible for air, water, or soil pollution unless You can prove the same took place as a direct consequence of an accident involving Your Pet.
12. Any claim as a result of Your Pet's interaction with other animals or worrying livestock.
13. Any claim as a result of any person handling Your Pet without Your permission or consent.
14. Any claim where You failed to follow a behaviour modification programme as recommended by Your Vet.
15. Any claims relating to Your occupation, profession, place of work or place of business.
16. Any claims where Your Pet is being looked after by someone without Your permission or any claims that are from persons to whom You gave permission to look after Your dog.
17. Any fines, compensation and prosecution costs following Your prosecution under the provisions of the Dogs Act 1871,

Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

18. Any fines, penalties or breach of quarantine restrictions, or import or export regulations.
19. Any claim relating to any incident in respect of third party property damage, where Your Pet has a previous history of causing third party property damage.
20. Liability accepted by You unless the liability would exist without that agreement.

Conditions that apply to this section

We reserve the right to remove this cover in its entirety or place restricted cover in the event that We believe that cover should be withdrawn or restricted. Please also refer to the General Exclusions that apply to the whole Policy.

1. You must notify Us immediately and not admit responsibility, agree to pay any claim or negotiate with any other persons following an incident.
2. You must provide Us with any information relating to the claim We reasonably ask for, including the detail of Your Pet's history, including medical, behaviour references and history of ownership.
3. You agree for Us to take charge of Your claim and allow Us to prosecute defend or settle the same on terms We are advised are reasonable in Your name for Our benefit.
4. You agree to help Us ascertain all the circumstances of an incident leading to a claim and provide written statements and go to court if We require it.
5. You must notify any other insurer who has an interest in Your property and provide Us with their full details. You must immediately send Us any writ, summons or legal documents of whatever nature relating to a claim made against You and You must never send any replies to such documents.

Section 3. Death from Illness/Accidental Injury

What is covered under this section

If Your Pet dies during the Period of Insurance or is put down for humane reasons as a result of Illness or Accidental Injury, We will pay, subject to the Benefit Limit, the percentage shown below, based on the age of Your Pet at the time of death, of the price You paid for Your Pet as specified in Your Policy Schedule.

- Up to 1 year 100%
- From 1 year up to 3 years 75%
- From 3 years up to 5 years 50%
- From 5 years up to 8 years 35%
- From 8 years and over 10%

If You are unable to provide the original receipt for Your Pet showing the purchase price then We shall pay the lesser of the purchase price You declared as shown in Your Policy Schedule or a fixed £100 for Your dog or a fixed £50 for Your cat.

What is not covered under this section

1. The excess as shown on Your Policy Schedule.
2. Death as a result of a Pre-existing Condition.
3. Death of Your Pet during the Waiting Period.
4. Euthanasia due to any act of any legal or legislative authority for any reason whatsoever, including any order made in respect of a 'notifiable' disease.
5. Euthanasia due to Behavioural problems or for fiscal reasons.
6. Death during or after a surgical operation or general anaesthetic unless a qualified Vet certifies that it was necessary because of Accidental Injury or Illness.
7. Death resulting from breeding, pregnancy, giving birth or rearing puppies or kittens.
8. Any claim if the death has been a result of preventative, routine or elective Treatment/procedure.

Conditions that apply under this section

Please also refer to the General Exclusions that apply to the whole Policy.

1. You must contact Us within 90 days of death occurring and if any delay in notifying Us prejudices Our ability to verify the claim then We may be unable to deal with Your claim.'
2. You must provide a certificate from Your Vet stating the date and cause of death.
3. If Your Pet is a pedigree You must provide Us with, at Your expense, the original Breed Club registration document and pedigree certificate.
4. You must provide the original receipt for Your Pet and the details of the breeder (if applicable).

Section 4. Holiday Cancellation

What is covered under this section

We will pay up to the Benefit Limit specified in Your Policy Schedule for the costs associated with the cancellation of Your pre-booked holiday of longer than three nights should Your Pet need emergency life- saving Treatment within seven days of Your holiday departure.

What is not covered under this section

1. The excess as shown on Your Policy Schedule.
2. Any claim made within or relating to the Waiting Period.
3. Any costs associated with the cancellation of Your holiday if the holiday was booked less than 28 days before departure.
4. Any costs for anyone else that is on holiday with You.
5. Any extra costs incurred because You delayed letting the company providing Your transport and accommodation know You had to cancel.
6. If Your Pet dies before Your return travel is arranged the cost of the return journey will not be covered. Please also refer to the General Exclusions that apply to the whole Policy.

Conditions

1. You must contact Us within 90 days of a Your Pet needing emergency life saving Treatment and if any delay in notifying Us prejudices Our ability to verify the claim then We may be unable to deal with Your claim.'
2. You must supply, at Your own expense, the booking and cancellation invoice. The cancellation invoice must show the travel dates, the cost of Your holiday and confirmation that the holiday was paid in full.

Section 5. Theft or Straying

What is covered under this section

If Your Pet is lost or stolen and is not found within 45 days of being lost or stolen, We will pay, subject to the Benefit Limit, the percentage shown below, based on the age of Your Pet at time of loss or theft, or the price You paid for Your Pet as specified in Your Policy Schedule

- Up to 1 year 100%
- From 1 year up to 3 years 75%
- From 3 years up to 5 years 50%
- From 5 years up to 8 years 35%
- From 8 years and over 10%

If You are unable to provide the original receipt for Your Pet showing the purchase price then We shall pay the lesser of the purchase price You declared as shown in Your Policy Schedule or a fixed £100 for Your dog or a fixed £50 for Your cat.

What is excluded under this section

1. The excess as shown on Your Policy Schedule.
2. Any claim made within, or relating to, the Waiting Period.
3. Any claim where You or the person looking after Your Pet has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the Pet's loss would not be deemed to have been stolen i.e abandoned

deliberately.

4. Theft which does not involve forcible and violent entry to a secure area such as a pen or Your home. Please also refer to the General Exclusions that apply to the whole Policy.

Conditions that apply under this section

1. Your Pet must have disappeared from Your address.
2. If Your Pet returns home or Your Pet is found after We have made a payment for theft or straying, You must return the monies to Us within 30 days of Your Pet returning home.
3. You must report the loss to the police, a dog warden if Your Pet is a dog and Your local rescue centre if Your Pet is a cat.
4. You must supply the crime reference number for Your missing Pet.
5. You must provide Us with proof of what You paid for Your pet. If Your Pet is a pedigree You must provide Us, at Your expense, with the original Breed Club registration document, pedigree certificate, and original receipt. Please note that if We make a payment under this section of cover, We will stamp the registration document to confirm a claim has been paid. By accepting payment of the claim, You agree to Us marking the registration document in accordance with Our terms.

General Conditions that apply to the whole policy

The following Conditions apply to the whole of this Policy. Any other claims Conditions and procedures are shown in the section to which they apply.

1. You must tell Us immediately of any changes in Your circumstances that may affect Your Pet insurance and the cover provided; This includes but not limited to; change of address, change of ownership, significant change in Your Pets weight, Behavioural problems or shows any signs of Aggressive or vicious tendencies or complaints made about Your Pet. This may result in a Premium change or Your Policy voided.
2. You must agree that Your current or previous Vet may release information or records regarding the medical history (including test results) for Your Pet..
3. Upon request by Us You must provide Us with details of other Pet Insurance Policies that You currently have or have had at any time prior to the Policy Start Date.
4. You cannot upgrade or downgrade Your cover at any time.
5. You must ensure that Your Pet has at least an annual check up with Your Vet and worming Treatment and vaccinations are be kept up to date. Your dog should be vaccinated against distemper, hepatitis, leptospirosis, kennel cough and parvovirus; Your cat should be vaccinated against infectious cat flu and feline leukaemia. If Your Pet is not vaccinated, We will not pay any claims that result from any of the above Illnesses, unless the vaccination has failed.
6. You must provide proper care and attention to Your Pet at all times and take all reasonable precautions to prevent accidents, injury or damage, as well as arranging and paying for Treatment for Your Vet to reduce the likelihood of Illness or Accidental Injury.
7. You must comply with all laws that relate specifically to Your Pet - such as - Section 27 of the Road Traffic Act 1988, which states a person who causes or permits a dog to be on a designated road without the dog being held on a lead is guilty of an offence.
8. You must ensure that Your dog is under control at all times, and due care should be maintained to prevent Your dog from escaping and causing Accidental Injury to Your dog or any other persons or animals.
9. You must ensure that any dog lead, collar and/or harness is in good condition and fits Your Pet to prevent escape. You must also ensure that any lead is used in such a way as to prevent the same slipping out of Your grasp should Your Pet suddenly pull away from You.
10. You must ensure that Your Pet cannot escape or stray from Your property and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape.
11. When loading Your Pet into or out of a vehicle, You must ensure that the area is either secure or Your Pet is on a lead.
12. When using the professional services of a Pet minder, dog walker, trainers or Pet groomer or any other related service, it is Your responsibility to make sure the person and/or business has the appropriate third- party liability insurance cover.
13. In the event of a claim, You must provide a fully completed claims form together with full Pet medical history if requested.

14. You agree to Us contacting Your Vet, or other relevant party to assist Us when assessing Your claim.
15. If You deliberately or recklessly mislead Us or conceal information that We consider important to the Policy at Your Policy Start Date or renewal, for example providing incorrect breed or age details then, depending upon the circumstances We may: -
 - cancel Your Policy and retain any Premium paid,
 - void Your Policy
 - decline or only partially pay a claim that You make.
16. If We are unable to collect any Premium when due, We will try to contact You in order to collect the Premium. If We cannot collect the outstanding Premium within 14 days of the Premium due date, Your Policy will be cancelled with effect from the Premium due date. Any outstanding claim will not be honoured or paid. We may be able to reinstate policies up to 30 days from the date of cancellation providing any outstanding monies are paid within this time and You confirm that no incidents have occurred that may or have given rise to a claim.

General Exclusions that apply to the whole policy

The following exclusions apply to the whole of this Policy. Any other claims conditions and procedures are shown in the section to which they apply. We will not pay claims for any of the following reasons;

1. Any claim where You are not the owner or keeper of the Pet.
2. Any claim where the Pet does not reside with You in the United Kingdom.
3. Any claim arising as a result of Your Pet being neutered or spayed.
4. Any claim arising as a result of any sexually transmitted disease; rabies; Aujeszky's disease; leishmaniasis/leishmaniosis; epidemic outbreaks or any 'notifiable' disease.
5. Any claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act on the part of any person.
6. Any costs involved in any organ transplants or Your Pet being a blood donor including any loss or damage as a result of Your Pet undergoing organ transplants or blood donation.
7. If You haven't complied with all the terms, conditions and endorsements of this Policy.
8. Claims caused by Your Pet straying, escaping, damaging property, or attacking persons or pets, if Your Pet has done this before the Policy Start Date.
9. Any claim where You are entitled to cover or benefit under any other insurance unless that cover has been exhausted.
10. Malicious or wilful injury or gross negligence to Your Pet which is caused by You, or members of Your family.
11. Medication that is not prescribed by a Vet, or purchased using a prescription not provided by Your Vet.
12. Any unreasonable or non-essential Treatment of Your Pet.
13. Any medication prescribed by a Vet where the Vet price mark up is greater than 100% of the manufacturers price.
14. If Your Pet suffers from a notifiable disease as named in the Animal Health Act 1981, such as rabies.
15. Any loss, injury, damage, death or legal liability directly or indirectly caused by:
 - a. An epidemic, pandemic or other such health warning, and declared as such by the Department of Environment, Food and Rural Affairs or the World Health Organisation.
 - b. Arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring.
 - c. Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
16. The destruction of Your Pet, by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.
17. The cost and compensation for euthanasia of Your Pet under a court order of the Contagious Diseases Act.
18. As a result of restrictions put on Your Pet by the Department for Environment, Food and Rural Affairs (DEFRA).
19. Legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom.

20. Any loss, damage or liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.
21. Any claim arising from radiation, nuclear explosion, or pollution of air, soil and water.
22. If Your dog is used for breeding or taken to a place of work.
23. If Your dog is used for:
 - a. Trade, profession or business or used as gundogs, or
 - b. In connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes, or
 - c. Any dogs used for guarding, racing, coursing or beating whether for business or recreational purposes.
24. Any claim for compensation, costs and expenses if Your dog is kept or lives on premises which sell or supply alcohol.
25. If the incident You are claiming for occurred outside the United Kingdom.
26. Any claim where the incident date occurs outside the Period of Insurance.
27. Any claim if at the occurrence of the claim Your Premium payments aren't up to date.
28. Any infringement of UK animal health and importation legislation.
29. Any claim where the Policy eligibility criteria wasn't met.

Important information

Applies to all sections of this Policy.

Keeping to the terms of the Policy

1. You pay the Premium on the agreed date; and
2. When making a claim You meet all of the conditions as far as they apply; and
3. You have taken reasonable care to ensure that declarations made and information given to Us orally, electronically or in writing which form the basis of this Policy, are complete, accurate and true; and including but not limited to Breed, Age, Sex and Your Pet's behaviour.
4. You tell Us immediately of any changes in Your circumstances that may affect Your Pet insurance and the cover provided.
5. If any of the above conditions are not complied with We have the right to amend the Premium or cancel the Policy.

Keeping Your information up to date

You should review Your cover periodically to ensure it remains adequate and You must inform Us immediately in the event of any of the following as all or part of Your cover could become invalid:

1. If You move address.
2. If You are no longer the owner or keeper of the pet; If Your Pet no longer lives with You.
3. If Your Pet is used for - or in connection with - a trade, profession or activity (including breeding) for monetary gain, security purposes as a guard dog, for any form of racing, or any Pet trained to attack or hunt.
4. If a complaint has been made about Your Pet's Behaviour, or You have noticed a change in Your Pet's behaviour.
5. If Your Pet has been the cause of an accident or legal action.
6. If You find out the breed is different to what is on the Policy Schedule. We reserve the right to backdate, adjust Premiums or in the event We do not cover the breed of Your Pet Your Policy will become void.

Failure to notify Us could make this Policy invalid, and may result in a change to the Policy terms

When the Policy and cover ends

This Policy will end automatically at the earliest of the following events:

1. The date Your Pet dies.
2. The Policy end date as shown on Your Policy Schedule.
3. You don't pay for Your Policy.
4. You or We cancel the Policy.

Cancelling Your Policy

You can cancel Your Policy within 14 days from the Policy Start Date or the date You receive the Policy terms and Conditions whichever is the later.

We will refund any Premium You have paid, unless You have made a claim and settlement terms are subsequently agreed.

After 14 days, as long as no claim has been made, You may cancel this Policy and receive a pro rata refund of the Premium paid for each unexpired full month of cover, calculated from the date the cancellation request is received by Us. If a claim has been made the full Premium will be due at cancellation, which We reserve the right to deduct this amount before any claim is made.

We may cancel this Policy by giving You 30 days' notice in writing, if there is a valid reason for doing so. Valid reasons may include, but are not limited to:

- a. If We suspect fraudulent activity.
- b. If You are not complying with the terms and conditions of the Policy in a material way.
- c. If You use threatening or abusive behaviour towards Our staff or suppliers.

A cancellation letter will be sent to You and:

- a. Any Premium You have paid for the period after the cancellation will be refunded to You.
- b. We will pay any valid claim occurring before the cancellation date. If the claim relates to fraudulent activity or where Your Policy has been voided, We may not pay any claim occurring before the cancellation date and reserve the right to recover monies where claims have been paid.
- c. If You choose to cancel Your insurance, simply notify Us at

Cover My
Premier House
Harlaxton Road
Grantham
NG31 7JX

Telephone: 0208 6269454

Email: petinsurance@covermy.co.uk

Fraud

If You - or anyone acting on Your behalf - make a claim which is at all false or fraudulent, or supports a claim with any false or fraudulent document, device or statement, then We will not be liable to pay the claim, We may recover any sums paid by Us to You in respect of the claim and We may, by notice to You, treat the Policy as terminated from the time of the fraudulent act.

If You fraudulently provide Us with false information, statements or documents, We may record this on anti-fraud databases and We may also notify other organisations.

If You contact Us electronically, We may collect Your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by Your service provider.

We may use and share Your information to help Us:

1. To assess financial and insurance risks; recover debt; prevent and detect crime; develop Our services, systems and relationships with You. We do not disclose Your information to anyone outside the Group except where:
2. We have Your permission;
3. We are required or permitted to do so by law;
4. This is provided to fraud prevention agencies and other companies that provide a service to Us, Our partners or You;
5. We may transfer rights and obligations under this agreement.

Choice of law

All aspects of this Policy - including negotiation and performance - are subject to English law and the decisions of the English Courts if You live in England or Wales; Scottish Law and the decisions of the Scottish Courts if You live in Scotland; and Northern Irish law and the decisions of the Northern Irish Courts if You live in Northern Ireland.

Rights of Parties

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999

or any subsequent legislation to enforce any term of this Policy but this doesn't affect any right or remedy of a third party which exists, or is available, apart from such Act.

Renewal of Your Policy

Your Policy is an annual Policy and We can choose not to offer renewal. If We do offer renewal Your Policy will automatically renew each year, unless You have informed Us that You would like to cancel or You have opted out of automatic renewals. We will contact You no less than 21 days before Your Policy is due to renew to inform You of any changes to Your Policy with details of Your next year's Premium and any applicable excesses.

If You previously paid Your Premium by credit/debit card, the renewal Premium will be collected from the original credit/debit card. We will assume at renewal that Your details haven't changed and You have the consent of the credit/debit card holder, unless You inform Us otherwise. If You pay Your Premium by monthly direct debit then payments will continue following renewal.

We will review the Premium at renewal and in most instances the Premium will increase,

The considerations that are made when determining the renewal Premium include:-

1. Claims experience – the likelihood of claims costs recurring for existing conditions.
2. Age of dog or cat – typically as a Pet gets older the likelihood of a Condition arising or Death occurring is increased.
3. Changes in legislation, taxation or interest rates.
4. Vet Fees increase – veterinary Treatment cost inflation or deflation..
5. To improve the clarity of Your terms and conditions.

The Terms and Conditions of the Policy may also be changed at Renewal and any significant changes will be communicated with Your renewal documentation.

If You are unhappy with Your renewal Premium or changes We make to Terms and Conditions, You can cancel Your Policy.

Your Personal Data

We will only collect and use Your personal data in the following circumstances. How Fortegra Insurance UK Ltd (the Insurer) use your personal information

Data Protection

Fortegra Insurance UK Limited (the Data Controller) is committed to protecting and respecting Your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the Insurer processes Your personal data.

How the Insurer Uses Your Personal Data

The Insurer may use the personal data they hold about You for the purposes of performing Your contract of insurance, this includes providing insurance that You request of the Insurer and administering the same; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. The Insurer may collect and use special categories of data from You for the purpose of identifying vulnerable customer based on substantial public interest under Schedule 1(20) of the Data Protection Act 2018. The Insurer may also use Your data to safeguard against fraud and money laundering and to meet their general legal and regulatory obligations.

Disclosure of Your Personal Data

The Insurer may disclose Your personal data to third parties involved in providing products or services to them, or to service providers who perform services on their behalf. These include the Insurers group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaux, credit agencies, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

International Transfers of Data

The Insurer may transfer Your personal data to destinations outside of the UK or the European Economic Area ("EEA").

Where they transfer Your personal data outside of the UK or EEA, they will ensure that it is treated securely and in accordance with the Legislation.

Your Rights

You have the right to ask the Insurer not to process Your data for marketing purposes, to see a copy of the personal information they hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of Your data, to ask them to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with the Insurers data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiration of the Policy, or their business relationship with You, unless they are required to retain the data for a longer period due to business, legal or regulatory requirements.

If You require more information or have any questions concerning the Insurers use of Your personal data, their full Privacy Policy can be found at <https://www.fortegra.eu/privacy-policy>. Alternatively, please contact The Data Protection Officer, Fortegra Insurance UK Limited, 20 Fenchurch Street, 5th Floor, London, England EC3M 3BY or via email at dpofficer@fortegra.eu.

Policy set up and management

We may collect and use Your name, identity and contact information, billing details and personal information associated with Your Pet for the purpose of deciding whether to enter and then performing the agreement between Us to provide Your Policy.

We may use automated decision making procedures to decide on the availability of an Insurance Policy and its terms. You may express Your views and request an individual review of an automated decision by contacting Us at petinsurance@covermy.co.uk

We may share personal data collected for these purposes with the Administrator to manage the Policy. We may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud.

We will retain the personal data used to decide whether to enter a Policy for 6 years. We will retain the personal data used to manage and administer a Policy for the duration of the Policy plus 6 years.

Claims

If You make a claim under Your Policy, We will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim.

We may share this personal data with the Claim Handler to manage the claim. We may use automated decision making procedures to decide claims. We will notify You if this occurs and give You an opportunity to express Your views and request an individual review of an automated decision.

We may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud.

We will retain personal data collected in relation to a claim for 6 years from the conclusions of the claim.

Service information

We may use Your personal information to inform You of updates and changes to Our services. We will not share Your personal data with any third parties for marketing purposes without Your agreement.

Your personal data rights

We will keep Your personal data secure. We will not transfer Your personal data outside the European Economic Area without first notifying You and informing You of the safeguards We will use to protect Your personal data. The most likely reason for such a transfer would be to assist the investigation of claim occurring outside the European Economic Area.

You have the right to have access a copy of the personal data We hold about You.

You have the right ask Us to correct Your personal data if it is inaccurate or incomplete.

You have the right to ask Us to erase Your personal data. We will provide You with a written response to any such request, including any reasons why We do not agree to the request.

You have the right to stop Us processing Your personal data in certain ways, e.g. for marketing purposes. If We do not agree to erase Your data because it might be needed for a future legal claim, We might instead agree to restrict its processing to these reasons alone.

You have the right to obtain a copy of Your personal data for Your own purposes and to move, copy or transfer it from one environment to another.

You have the right to object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, You damage or distress unless there is another legitimate reason for the processing.

Financial Services Compensation Scheme

Fortegra Insurance UK Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Fortegra Insurance UK Limited is unable to meet its obligations to You under this insurance. If You were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: www.fscs.org.uk

Making a Claim

We understand that it can be distressing if Your Pet becomes unwell and We will do all We can to make the claims process as quick and easy as possible. Full details of the claims process can be found on the Cover My website which is:-

<https://www.covermy.co.uk/pet-insurance/my-pet-claims/>

You can obtain a claim form by:-

- downloading a claims form from the Cover My website, or
- requesting a claim form by emailing Us at petclaims@covermy.co.uk or
- requesting a claims form by telephoning Us on 0208 6269454.

Both You and Your Vet will need to complete the relevant sections of the claim form. To prevent delays, when making a claim, please make sure the Vet attaches the full medical history with the claim form.

Complaints

Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times We are committed to providing You with the highest standard of service. If You wish to make a complaint, You can do so at any time by referring the matter in the first instance to Us.

The address is:

Cover My Premier House Harlaxton Road Grantham NG31 7JX

Telephone: 0208 6269454

Email: complaints@covermy.co.uk

The Administrator will acknowledge Your complaint promptly and will aim to resolve it within eight (8) weeks from first notification.

If the Administrator/Claims Handler cannot resolve Your complaint within this period, they will notify You in writing to confirm the reasons why. In this case, or if Your complaint is not resolved to Your satisfaction, the Administrator will advise You of Your rights to refer Your complaint to The Financial Ombudsman Service, free of charge:

- by submitting Your complaint online – please see financial-ombudsman.org.uk; or
- by email at complaint.info@financial-ombudsman.org.uk; or
- by telephone on 0207 964 1000; or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR, UK.

IMPORTANT:

The Financial Ombudsman Service will expect You to have followed the above procedure before they accept Your case. Following this complaints procedure does not affect Your legal rights



Lifetime Pet Insurance Policy

By telephone:

0208 626 9454

By email:

petinsurance@covermy.co.uk

In writing:

CoverMy Pet Customer Care, Premier House,
Harlaxton Road, Grantham, NG31 7JX

Website:

covermy.co.uk

Office:

Premier House, Harlaxton Road, Grantham, NG31 7JX petinsurance@covermy.co.uk

The Insurer:

Cover My is a trading name of Reach Financial Services Limited. Reach Financial Services Limited is authorised and regulated by the Financial Conduct Authority. FCA Register Number 302801. Reach Financial Services Limited is a limited company registered in England Company No: 04328466
Registered office: Premier House, Harlaxton Road, Grantham, NG31 7JX