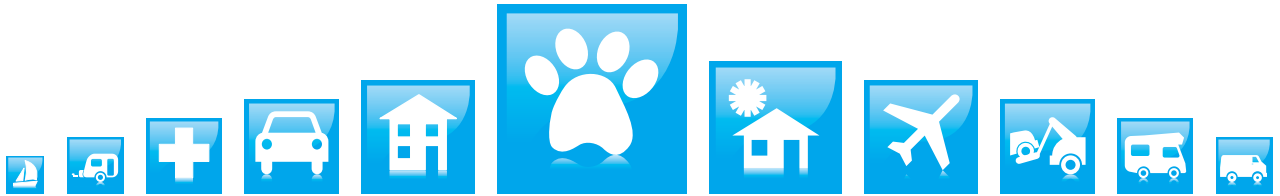


Saga Pet Insurance

Your Policy Booklet



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Saga Services Limited has arranged for Saga Pet Insurance to be underwritten by Agria International Forsakring AB, Registered in Sweden, Company registration number 516406-0542, Registered office: Tegeluddsvagen 11-13, Box 703 06, 107 23 Stockholm, Sweden; and Groupama Insurance Company Limited, 24-26 Minorities, London EC3N 1DE, for Section 3 - Third Party Liability. Both companies are authorised and regulated by the Financial Services Authority.

These details can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register/ or by calling 0845 606 1234.

Your Cancellation Rights

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

If **you** cancel **your policy** within 14 days of receiving it **we** will refund **your** full premium within 30 days, unless **you** have made a claim. If **you** have made a claim in the first 14 days, **we** will give **you** a pro-rata refund on **your** premium based on the cover **you** have had.

To exercise **your** right to cancel, please contact **us** on 0845 366 1608 or write to **us** at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ.

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

For **your** cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of **your Policy** Booklet.

Welcome to Saga Pet Insurance.

We always aim to provide high levels of care and service for our customers, so we have designed this policy with your needs in mind.

Please read your policy documents carefully, together with your policy Schedule, to make sure that the cover you have chosen is the most appropriate for you. Please note that some cover detailed in this booklet may not be automatically included in your chosen policy. If you are interested in our Pet Travel Policy or a higher level of cover, we will be happy to give you a quotation.

If you need to make a claim on the policy, you can find details of how to do so on pages 21-23.

A handwritten signature in black ink that reads "Roger Ramsden." The signature is written in a cursive style with a period at the end.

Roger Ramsden
Chief Executive

Welcome

The words shown in bold print or capital letters are defined on page 6.

The contract of insurance between **you** and **us** is made up of this Policy Booklet, **your Schedule**, and any **endorsements** shown on the **endorsement** sheet. It is based on the information **you** have given **us**.

You should read this Policy Booklet together with **your Schedule** and **endorsement** sheet. Please check them carefully to make sure that they give **you** the cover **you** want.

You agree to pay the premium and to keep to the conditions of the contract of insurance. If **you** arrange to pay by Direct Debit and do not keep up **your** payments, **you** will not be covered by this **policy** from the date the premium was due.

We agree to insure **you** according to the terms in this Policy Booklet for the sections shown in **your Schedule**. **We** will provide cover for any **period of insurance** for which **we** have accepted **your** premium.

Future insurer changes

Your Saga Pet Insurance policy is currently provided and underwritten by Agria International Forsakring AB, and Groupama Insurance Company Limited for Section 3 (Third Party Liability), as part of an agreement between Saga Services Limited and Agria/Groupama. At some time in the future Saga may enter into an arrangement with a new provider for all or part of **your policy** in which case this new provider will offer **you** new cover to replace **your** current **policy**. If this is the case, **we** will write to **you** to confirm the details of the new provider, and give **you** details of any changes to the Terms and Conditions of **your policy**. **You** hereby authorise Saga to transfer any personal data to the new provider, and **you** consent to the new provider being able to offer cover to **you**. If at any time **you** wish to withdraw **your** agreement to this, please let **us** know by calling 0845 9000 039.

Renewal process

You will be sent a renewal invitation 21 days before **your** renewal date which will include **your** premium for the next year. If **you** choose to pay by Direct Debit, **we** will renew **your policy** each year using the payment details **you** have given **us** unless **you** notify **us** that **you** do not want to renew or that **you** want to renew using a different payment method, in which case **you** will need to cancel **your** Direct Debit mandate with the bank.

Important - Personal information

The information **you** have given **us** will be held and used to manage **your** insurance **policy** and this will include both underwriting and claim handling. For this purpose **we** may disclose it to other interested third parties - for example, other insurers, regulatory authorities and agents who provide services on **our** behalf.

By accepting this **policy you** consent to **our** processing personal data including sensitive data about **you** and other persons who may be insured under the **policy**. **You** understand that all personal data **you** give to **us** must be accurate and that **you** have the specific consent of those other persons to disclose their personal data.

Insurers pass information to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd. **We** may search this register as this helps **us** to check information provided and to prevent fraudulent claims. **We** may also undertake credit searches and additional fraud searches. Under the conditions of **your policy you** must tell **us** about any incident (such as an **accident** or theft) which may or may not give rise to a claim. When **you** tell **us** about an incident **we** will pass information relating to it to the register.

Any personal data **you** provide will be held securely and in accordance with the Data Protection Act 1998.

Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud.

Your data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. It may also be used for marketing, offering renewals, research and statistical purposes and crime prevention.

By providing **us** with **your** personal data and contact details, **you** consent to the use of that data and to being contacted by any Saga Group company by post, telephone, e-mail, SMS or other electronic means, to inform **you** about any products and services which it considers may be of interest to **you**.

However, **you** can contact the Saga Data Protection Officer in writing at any time to suppress contact for some or all Saga products.

In the case of personal data, with limited exceptions, **you** have the right to access and if necessary rectify information held about **you** by formal written application to Saga's Group Data Protection Officer, Enbrook Park, Folkestone, Kent CT20 3SE.

Glossary of terms

We have defined below some words and phrases which appear throughout the **policy**. They have the meanings shown next to them, and are shown in bold print.

Accident	A sudden and unforeseen incident resulting in injury.
Alternative medicine	Herbal or homoeopathic medicine prescribed by a vet .
Complementary treatment	Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic treatment.
Condition(s)	Any injury, illness or disease including directly attributable problems requiring treatment .
Endorsement	An extension or restriction to your policy . (Endorsements only apply if they appear in your policy Schedule .)
Excess	The part of each and every claim that you are required to pay.
Family	Your spouse, children, parents or any other person permanently living in your home.
Liability	An obligation at law to compensate others.
Market value	The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time you acquired your pet , up to the amount stated on page 24.
Period of insurance	The period of time covered by the policy as shown in your Schedule , or any further period for which we accept your premium.
Personal	Personal household contents you and your family own at the

property	address shown on your Schedule .
Pet	The cat or dog specified in your Schedule .
Policy	The contract of insurance between you and us .
Purchase price	The price that you paid for your pet , for which you must provide formal proof of purchase. If you did not pay for your pet or have no formal proof of purchase, we will pay market value .
Schedule	The document showing your details of insurance protection provided. Your Schedule is part of this policy , and must be read in conjunction with the policy .
Treatment/ Treated	Any examination, consultation, advice, test, x-ray, medication, surgery, hospitalisation, nursing and care provided by a vet .
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Vet	A qualified veterinary surgeon.
We/Us/Our/ Insurers	Agria International Forsakring AB (Sections 1, 2 and 4-10); Groupama Insurance Company Limited (Section 3 - Third Party Liability).
You/Your	The person shown in your Schedule as the policyholder.

Section 1a - Veterinary fees - Saver

Your Schedule shows if **you** are covered under this section of the **policy**.

Saver covers the following

(Please also refer to page 21 for special conditions and claims procedures)

We will pay for the cost of **treatment your pet** has received for a period of 12 months starting from the date during the **period of insurance** when an injury or illness is first **treated** by a **vet**, up to the amount stated on page 24.

The limit applies individually to each **pet** specified in **your Schedule** and the number of claims that **you** can make is unlimited during the **policy** year in respect of fees incurred for the attendance and **treatment** by a **vet** following an **accident**, illness or disease, including hospitalisation and essential home visits, sustained or contracted and notified during the **period of insurance**.

In respect of veterinary fees, the period of 12 months or the maximum benefit will always start or be calculated from the date in the **policy** year an illness or injury is first **treated**, or an illness with the same diagnosis or clinical signs as the illness or clinical signs that **you** have claimed the cost of **treatment** for was first **treated**.

If a number of illnesses, injuries or clinical signs are:

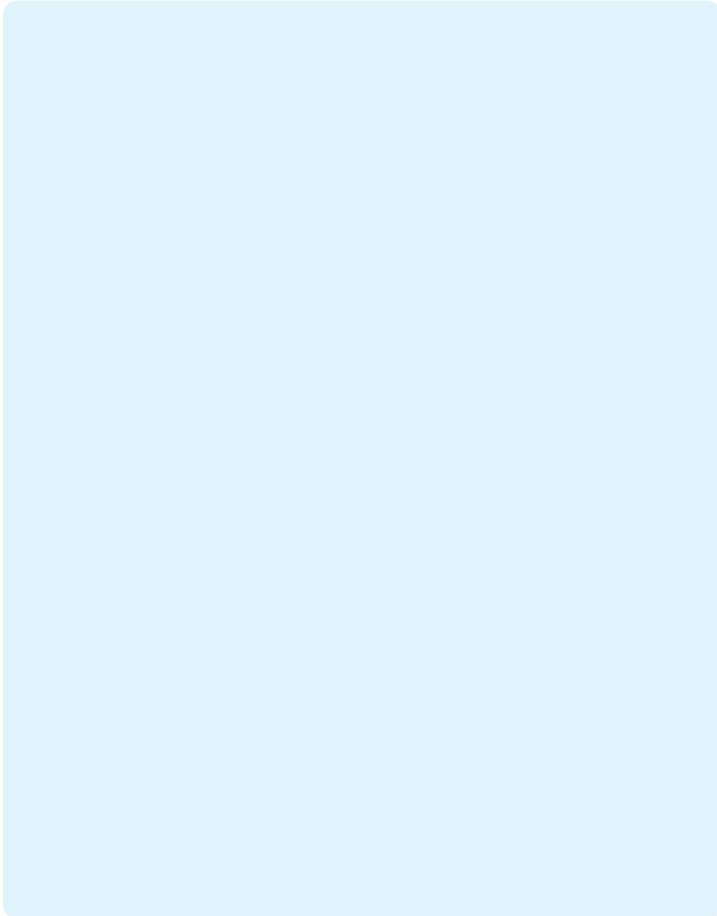
- diagnosed as one illness or injury; or
 - caused by, relate to or result from another illness, injury or clinical signs;
- one period of 12 months or one maximum benefit will apply to the **treatment** received for all the illnesses, injuries or clinical signs.

Saver does not cover the following

(See also General Exclusions on page 20)

- For each illness or injury that is **treated** during the **policy** year and is not related to any other illness or injury **treated** during the same year, **you** must pay an **excess** as shown in **your Schedule**.
- The maximum amount **we** will pay for the cost of **treatment** of each illness or injury is the maximum benefit shown on page 24 that applies on the date the injury or illness was first **treated**.
- The cost of any **treatment your pet** receives more than 12 months after the date the illness or injury was first **treated**.
- The costs of any medicines or materials prescribed or supplied to be used after the period of 12 months has finished.
- The cost of any **treatment** resulting from an illness or injury if the clinical signs are the same as the clinical signs of an illness or injury for which **we** have already paid the cost of **treatment** for 12 months, no matter where the signs, illness or injury are noticed or happen in, or on **your pet's** body.
- Preventative and elective treatments, routine examinations and any claims arising as a result of these procedures including but not limited to vaccinations, grooming (including nail clipping), worm, flea or tick control, removal of dew claws, routine spaying or castration (including the removal of retained testes), whelping or to any **treatment** in connection with pregnancy or giving birth.
- Charges in respect of having **your pet** put to sleep, cremated, buried or otherwise disposed of.
- Dental **treatment** other than required as a result of an **accident**.
- Treatment** for gingivitis or periodontitis.
- House calls, hospitalisation or ambulance charges unless **your vet** confirms that they are essential to **your pet's** health and that to move **your pet** would seriously endanger its health.

Saver covers the following



Saver does not cover the following

- k. Clinical diets except as recommended by **your vet** to treat a medical **condition** as long as they are only available from **your vet**. A payment of 25% of total costs up to a maximum of 90 days per **condition** will be made.
- l. A clinical diet that is only prescribed to help **your pet** lose weight.
- m. Any costs resulting from an illness or disease occurring or showing clinical signs within 14 days of the commencement of the relevant **pet's** insurance.
- n. Any costs for bathing a **pet** unless a **vet** believes only a veterinary surgeon or a member of a practice can bathe **your pet**.
- o. A **condition** for which a routine vaccination is available other than in respect of vaccine failure.
- p. Any fee charged by a **vet** to complete the claim form, to refer **your pet** to another veterinary practice, or for postage, packaging or courier fees.
- q. Travelling expenses incurred by **your vet**.
- r. Any claim for any form of housing or bedding needed for the **treatment** or well being of **your pet**.
- s. Any claim as a result of rabies.
- t. A **condition** which is the same as, is caused by or has the same diagnosis or clinical signs as a **condition your pet** had during the 12 month period immediately prior to the commencement date.
- u. Any postmortem costs.
- v. Any costs for alternative medicine or **complementary treatment**.

Section 1b - Veterinary fees - Essential and Super

Your Schedule shows if **you** are covered under this section of the **policy**.

Essential and Super cover the following

(Please also refer to page 21 for special conditions and claims procedures)

We will pay for the costs of **treatment your pet** has received during the **period of insurance** for illness or injury up to the amount stated on page 24, inclusive of the maximum amount for **complementary treatment** and **alternative medicine** where Super cover applies as specified in **your Schedule**.

The limit applies individually to each **pet** specified in **your Schedule** and the number of claims that **you** can make is unlimited during the **policy** year in respect of fees incurred for the attendance and **treatment** by a **vet** following an **accident**, illness or disease, including hospitalisation and essential home visits, sustained or contracted and notified during the **period of insurance**.

Super Cover only - fees for **alternative medicine** or **complementary treatment** which **your vet** recommends and has been approved by **us**. This includes a limited number of sessions of hydrotherapy provided by hydrotherapy pool operators who are members of CHA (Canine Hydrotherapy Association), restricted to a period of 90 days from the date of the first session. The maximum period of days for hydrotherapy applies to each unrelated **condition treated**. However it does not re-apply to each **period of insurance**.

Essential and Super do not cover the following

(See also General Exclusions on page 20)

- a. For each illness or injury that is **treated** during the **policy** year and is not related to any other illness or injury **treated** during the same year, **you** must pay an **excess** as shown in **your Schedule**. This means that when the **treatment** dates of an injury or illness fall into two or more policy years **you** pay an **excess** at each subsequent renewal of the **policy**. The amount **you** pay will be a set annual amount or a set annual amount as well as a percentage amount. The percentage amount is calculated on the amount left after the set annual amount is taken from the cost of **treatment**. The percentage amount will be deducted from each approved veterinary invoice.
- b. Preventative and elective **treatments**, routine examinations and any claims arising as a result of these procedures including but not limited to vaccinations, grooming (including nail clipping), worm, flea or tick control, removal of dew claws, routine spaying or castration (including the removal of retained testes), whelping or to any **treatment** in connection with pregnancy or giving birth.
- c. Charges in respect of having **your pet** put to sleep, cremated, buried or otherwise disposed of.
- d. Dental **treatment** other than required as a result of an **accident**.
- e. **Treatment** for gingivitis or periodontitis.
- f. House calls, hospitalisation or ambulance charges unless **your vet** confirms that they are essential to **your pet's** health and that to move **your pet** would seriously endanger its health.
- g. Any costs resulting from an illness or disease occurring or showing clinical signs within 14 days of the commencement of the relevant **pet's** insurance.

Essential and Super cover the following

Essential and Super do not cover the following

- h. Clinical diets except as recommended by **your vet** to treat a medical **condition** as long as they are only available from **your vet**. A payment of 25% of total costs up to a maximum of 90 days per **condition** will be made.
- i. A clinical diet that is only prescribed to help **your pet** lose weight.
- j. Any costs for bathing a **pet** unless a **vet** believes only a **vet** or a member of a practice can bathe **your pet**.
- k. A **condition** for which a routine vaccination is available other than in respect of vaccine failure.
- l. Any costs for **alternative medicine** or **complementary treatment** if you have Essential Cover and any fees for **alternative medicine** or **complementary treatment** not approved by **us** if **you** have Super Cover. Also fees for any of the following: Pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage or faith healing.
- m. Fees for **treatment** after the **period of insurance** has expired unless the **policy** is renewed.
- n. Any fee charged by a **vet** to complete the claim form, to refer **your pet** to another veterinary practice or for postage, packaging or courier fees.
- o. Travelling expenses incurred by **your vet**.
- p. Any claim for any form of housing or bedding needed for the **treatment** or well being of **your pet**.
- q. Any claim as a result of rabies.
- r. A **condition** which is the same as, is caused by or has the same diagnosis or clinical signs as a **condition your pet** had during the 12 month period immediately prior to the commencement date.
- s. Any postmortem costs.

Section 2 - Boarding kennel fees

We cover the following

(Please also refer to page 21 for special conditions and claims procedures)

We will pay for essential boarding kennel or cattery fees at a licensed kennel or cattery, up to the amount stated on page 24, for each insured **pet** should **you** suffer sickness, disease or bodily injury which has occurred and is diagnosed and reported during the **policy** period and necessitates **you** being hospitalised for a period exceeding 96 hours. Where the **pet** is looked after in the **United Kingdom** by someone who is not living with **you**, whilst **you** are in hospital **we** will pay a daily rate of £4 subject to the maximum limit shown on page 24.

We do not cover the following

(See also General Exclusions on page 20)

- a. Any policyholder who has been hospitalised for more than 96 hours on any one occasion more than twice over the past three years.
- b. The first £25 of kennel or cattery fees for each **condition** per **pet**.
- c. Any costs arising from nursing home care or from convalescence care that **you** do not receive in a hospital.
- d. Any costs arising from hospitalisation that **you** were aware was likely to be required at the start date of insurance.
- e. Any costs resulting from **you** having to go into hospital for the **treatment** of alcoholism, drug abuse, drug addiction, attempted suicide or self-inflicted injuries.
- f. Fees as a result of hospitalisation for anyone other than **you**.

Section 3a - Third party liability

We cover the following

(Please also refer to page 21 for special conditions and claims procedures)

We will pay up to £2,000,000 which **you** become legally liable to pay as damages (including costs) during the **period of insurance** for any claim or series of claims arising from any one event if someone is accidentally injured or killed or their property is accidentally lost or damaged as a result of an incident involving **your** dog(s) named in **your Schedule**.

If someone else is looking after **your** dog(s) when the **injury** or damage happens, **we** will still pay as long as:

1. **You** asked them to look after **your** dog(s).
2. **You** did not agree to pay them to look after **your** dog(s).
3. The **injury** or damage was not to them or their property.

We do not cover the following

(See also General Exclusions on page 20)

Any **liability** caused by or arising from:

- a. Any business or profession.
- b. The hiring out of any animal.
- c. Any agreement which imposes a **liability** on **you** which **you** would not be under in the absence of such an agreement.
- d. Loss of or damage to property in the ownership, custody or control of **you** or **your family** or household, or any person employed by members of **your** household or any person looking after **your pet** with **your** permission.
- e. Accidental bodily injury to or disease contracted by **you** or any member of **your family** or persons permanently residing with **you** or any person looking after **your pet** with **your** permission.
- f. Accidental bodily injury to or disease contracted by any person who is under a contract of service or apprenticeship with **you** when such injury or disease arises out of and in the course of employment by **you**.
- g. Passing on any disease or virus.
- h. Ownership or use of any motorised vehicle.
- i. Fines, penalties or **your** breach of quarantine restrictions or import or export regulations.
- j. Any damages, costs or expenses if **you** are insured under any other liability **policy** (other than **your** household insurance if this is provided by Saga Services Limited) unless that cover has been exhausted.
- k. Any claim arising outside the **United Kingdom**.
- l. The first £100 of each claim for loss or damage.

Section 3b – Third party travel policy

Section 3 has been extended to include cover while **your** dog(s) named in **your Schedule** is travelling outside the **United Kingdom** for an unlimited number of trips during the **period of insurance**.

We cover the following

(Please also refer to page 21 for special conditions and claims procedures)

As section 3a, plus:

Cover while travelling outside the **United Kingdom**

We do not cover the following

(See also General Exclusions on page 20)

As section 3a, except point k.

The following exclusions are added:

- m. Death, bodily injury, illness or disease occurring to any persons travelling with **you** or staying with **you** during a journey.
- n. Damage to property belonging to or in the care, custody or under the control of persons travelling with **you** or staying with **you** during a journey.
- o. Any **liability** arising under the laws of the USA or Canada.

Section 4 - Travel allowance

We cover the following

(Please also refer to page 21 for special conditions and claims procedures)

We will pay **you** for reasonable travelling expenses incurred up to the amount stated on page 24 for each **period of insurance**, should **your vet** refer **your pet** to another veterinary practice or veterinary hospital for **treatment**. This cover is based on an allowance of 25p per mile.

We do not cover the following

(See also General Exclusions on page 20)

- a. Any amount unless the cost of **treatment** of the illness or injury is covered under the Veterinary Fees section of the **policy**.
- b. Any amount to travel to or from **your pet's** usual veterinary practice or branch practice of a group of veterinary practices **your** usual veterinary practice belongs to.

Section 5 - Advertising and reward costs

We cover the following

(Please also refer to pages 21 and 22 for special conditions and claims procedures)

We will pay **you** an amount not exceeding the amount stated on page 24, subject to prior approval by **us** to cover local advertising expenses incurred in an attempt to recover **your pet** following its theft or straying, including the payment of a reward which leads to recovery.

We do not cover the following

(See also General Exclusions on page 20)

- a. A reward claimed by any member of **your family** or household or by any person employed by **you** or residing with **you**.
- b. Any amount spent trying to find **your pet** if **we** have not agreed to the way **you** are doing this.

Section 6 - Holiday cancellation

We cover the following

(Please also refer to pages 21 and 22 for special conditions and claims procedures)

We will pay you up to the amount stated on page 24 for non-recoverable expenses incurred:

- a. if **you** need to cut short **your** holiday during the **period of insurance** because **your pet**:
 - i. requires emergency life-saving **treatment**;
 - ii. becomes lost in the **United Kingdom**.
- b. if **you** need to cancel **your** holiday within 7 days of **your** intended departure date because **your pet**:
 - i. requires emergency life-saving **treatment**;
 - ii. becomes lost in the **United Kingdom**.

We do not cover the following

(See also General Exclusions on page 20)

- a. Any claim arising from a **condition** for which a routine vaccination is available, other than in respect of vaccine failure.
- b. Expenses incurred in respect of any holiday booked less than 30 days prior to departure.
- c. Expenses for anyone else who is travelling with **you**.
- d. Any expenses resulting from an illness, disease or **condition** occurring or showing clinical signs within 14 days of the commencement of this insurance.

Section 7 - Death from illness, disease or accidental external means

This is not covered if **you** have Saver or Essential cover. Please check **your Schedule**.

We cover the following

(Please also refer to pages 21 and 22 for special conditions and claims procedures)

We will pay you the **purchase price** of **your pet**, up to the amount stated on page 24, in the event of death from illness, disease or **accident**, or if **your pet** has to be put to sleep for humane reasons by a **vet** during the **period of insurance**. If **you** did not pay for **your pet** or have no formal proof of how much **you** paid **we** will pay the **market value**.

We do not cover the following

(See also General Exclusions on page 20)

- a. Any costs if death results from an illness or disease first occurring or showing clinical signs within 14 days of commencement of this insurance.
- b. Any amount unless a **vet** has put **your pet** to sleep because of incurable illness or injury and believes it is not humane to keep **your pet** alive because it was suffering.
- c. Charges in respect of euthanasia and cremation.
- d. Death from illness or disease when **your pet** reaches 10 years of age.
- e. **Pets** put to sleep due to aggression unless attributed to a medical **condition** that is not an excluded or pre-existing medical **condition**.

Section 8 - Loss by theft or straying

This is not covered if **you** have Saver or Essential cover. Please check **your Schedule**.

We cover the following

(Please also refer to pages 21 and 22 for special conditions and claims procedures)

We will pay **you** the **purchase price** of the **pet** up to the **policy** limit as specified in **your Schedule** following loss by theft or straying during the **period of insurance** where the **pet** is not recovered within 30 days. If **you** did not pay for **your pet** or have no formal proof of how much **you** paid, **we** will pay the **market value**.

We do not cover the following

(See also General Exclusions on page 20)

- a. Loss by theft or straying within 14 days of the commencement of this insurance.

Section 9 - Accidental damage

This is not covered if **you** have Saver or Essential cover. Please check **your Schedule**.

We cover the following

(Please also refer to pages 21 and 22 for special conditions and claims procedures)

We will pay **you** up to the amount shown on page 24 for accidental damage caused by **your pet** to **personal property** that **you** and **your family** own.

At **our** option **we** will settle any claim by payment, replacement or repair. **We** will pay claims based on the value of the item at the time the damage occurred.

We do not cover the following

(See also General Exclusions on page 20)

- a. The first £100 of each claim.
- b. Damage to property not owned by **you** or **your family**
- c. Accidental damage to any motor vehicle.
- d. Damage caused by biting, scratching, fouling or urinating.
- e. The cost of replacing a damaged item with a new item or more than the original **purchase price** of any damaged item.

Section 10 - Pet Travel Policy

(This cover applies only if the Pet Travel Policy **endorsement** is shown on **your endorsement** sheet.)

Your policy has been extended to include cover while **your pet(s)** is/are travelling outside the **United Kingdom** for an unlimited number of trips during the **period of insurance**. The benefits provided for this cover are shown on the table under the Super level of cover on page 24.

All the terms, conditions and cover in sections 1-9 apply unless specified below.

Saver policies only

Similar cover to Super applies except that the **policy** limits for veterinary fees and cover provided are per **condition**.

Pet Travel Policy - additional definitions

In addition to the definitions shown in **your policy** on page 6 the following definitions also apply under this Pet Travel Extension:

Carrier	A transport company approved by the Government to carry animals according to the Pet Travel Scheme.
Health Certificate	The Pet Travel Scheme certificate.

Section 5 - Advertising and reward costs

Under the Pet Travel Policy, cover for advertising and reward includes the cost of repatriating **your pet** to **your** home address should this be necessary.

Section 6 - Holiday cancellation

Under the Pet Travel Policy, holiday cancellation cover extends to include:

- Non recoverable expenses incurred if **you** need to cut short **your** holiday during the **period of insurance** because **your pet** dies whilst abroad.
- Non recoverable expenses incurred if **you** need to cancel **your** holiday within seven days of **your** intended departure date because **your pet** becomes too ill to travel with **you**.
- Non-recoverable expenses incurred if **you** need to cut short **your** holiday during the **period of insurance** because **your pet** requires emergency life saving **treatment** whilst abroad.

The Exclusions to this section of **your policy** are extended under the Pet Travel Policy to include:

- e. Any claim arising from a **condition** of which **you** were aware prior to the holiday being booked or before cover commenced.
- f. Any claim where cover exists under a travel insurance policy.

Section 10a - Quarantine costs

We cover the following

(Please also refer to pages 21 and 23 for special conditions and claims procedures)

Under the Pet Travel Policy, **we** will pay **you** up to £1,500 towards quarantine kennelling costs:

- a. whilst getting a new **health certificate** for **your pet** in the event that a microchip, which meets the requirements of ISO standard 11784 or Annex to ISO standard 11785, fails; or
- b. where **your pet** is required to be quarantined, despite compliance with all the required regulations of the Pet Travel Scheme.

We do not cover the following

(See also General Exclusions on page 20)

- a. Any costs where the microchip was not checked and found to be functioning properly within 14 days of **your** departure on a journey.
- b. Any costs arising from a **condition** that **you** were aware of prior to the journey.

Section 10b - Loss of health certificate

We cover the following

(Please also refer to pages 21 and 23 for special conditions and claims procedures)

Under the Pet Travel Policy, **we** will pay **you** up to £250 for a replacement **health certificate** should the original **health certificate** become lost during a journey. This includes any quarantine costs incurred as a direct result of the loss of the **health certificate**.

We do not cover the following

(See also General Exclusions on page 20)

- a. Any claim where the loss of the **health certificate** is not reported to the issuing **vet** within 24 hours of discovery.
- b. Any destruction, loss or theft that occurs prior to the start of **your** journey.

Section 10c - Repeat tick and worming treatment

We cover the following

(Please also refer to pages 21 and 23 for special conditions and claims procedures)

Under the Pet Travel Policy, **we** will pay for reasonable fees incurred should **you**, as a direct result of **your** departure for the **United Kingdom** being delayed by **your carrier**, incur fees getting repeat tick and worming **treatment** for **your pet**.

We do not cover the following

(See also General Exclusions on page 20)

- a. Any costs incurred in obtaining the initial tick and worming **treatment**.
- b. Any costs incurred if the initial tick and worming **treatment** was not performed in the time-scale required by the Pet Travel Scheme.
- c. Any costs incurred if the tick and worming **treatment** was not necessary in order to comply with the Pet Travel Scheme.

Section 10d - Emergency expenses

We cover the following

(Please also refer to pages 21 and 23 for special conditions and claims procedures)

Under the Pet Travel Policy, **we** will pay **you** up to £500 for:

- a. Reasonable additional accommodation and repatriation expenses for **you** and **your pet**, if **you** cannot travel back to the **United Kingdom** as planned due to **your pet** needing emergency veterinary **treatment**.
- b. Reasonable additional accommodation and transportation expenses **you** incur whilst trying to find **your pet** before the due date of **your** return to the **United Kingdom**, if it becomes lost or strays whilst abroad.
- c. Reasonable additional accommodation and transportation expenses **you** incur, for up to four days, if **your pet** becomes lost or strays whilst abroad and **you** stay in the foreign country in an attempt to find it.
- d. Reasonable additional accommodation and repatriation expenses for **you** and **your pet** if **your pet's health certificate** is lost and this results in **you** missing **your** departure back to the **United Kingdom**.
- e. Reasonable additional accommodation and repatriation expenses for **you** and **your pet** if **you** miss **your** departure back to the **United Kingdom** due to **your pet** requiring the tick and worming treatment to be repeated.

We do not cover the following

(See also General Exclusions on page 20)

Anything mentioned in the General Exclusions on page 20.

General Exclusions

We exclude claims arising from the following:

1. Any **pet**:
 - a. less than eight weeks of age;
 - b. aged eight years or over at the commencement date of an Essential or Super **policy**, or aged ten or over at the commencement of a Saver **policy**.
2. Any illness or disease which **your pet** should have been vaccinated against, unless the illness or disease is contracted as a result of vaccine failure.
- 3a. Existing, chronic or recurring **conditions** diagnosed in the last 12 months before the commencement date of this insurance.
- 3b. Losses directly or indirectly arising from or attributable to any **condition treated** or occurring during the 12 months immediately prior to the commencement date of this **policy**.
4. The result of pregnancy, whelping, kitting, behavioural problems, training, therapy, or postmortem costs.
5. Any loss occurring outside the limits of the **United Kingdom**, unless **you** have the Pet Travel Extension.
6. Any **condition** excluded by **endorsement**.
7. Any loss or damage resulting from malicious or wilful or gross negligence of **you** or any member of **your family**, household or employees.
8. Any dog that is required to be registered under the Dangerous Dogs Act (1991) the Dangerous Dogs amendment Act (1997) and/or the Dogs (Muzzling) Regulations (Northern Ireland 1991) or as amended from time to time.
9. **Pets** sold or used in connection with any trade, business or profession, including breeding for commercial purposes, racing, hunting, coursing and commercial security.
10. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection or military or usurped power.
11. Loss or destruction of or damage to any property whatsoever or any indirect losses resulting or arising from radioactive contamination and explosive nuclear assemblies.
12. Any legal **liability** of any nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
13. Any costs or expenditure that **we** do not consider to be reasonable or necessarily incurred.
14. Any medication not prescribed by a **vet** or **treatment** not provided by a **vet**.
15. Infringement of **United Kingdom** animal health and importation legislation.
16. Intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
17. **Liability** in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the **period of insurance** provided that:
 - (a) all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place.
 - (b) **our liability** for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **period of insurance** shall not exceed £2,000,000 in the aggregate.

Pet Travel Policy - additional General Exclusions

In respect of the Pet Travel Policy, the General Exclusions shown in **your policy** are extended to include the following:

1. General Exclusion 5 is not applicable.
2. Any loss due to infringement of **United Kingdom** animal health or importation legislation.
3. Any claim arising due to non-compliance with any part of the Pet Travel Scheme requirements, whether imposed by the Government, a **carrier** or other countries involved in the Pet Travel Scheme.
4. Any claim arising from delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless specifically covered by this **policy**.
5. Any claim arising as a result of travel outside of those countries included in the Pet Travel Scheme.
6. Any costs imposed by the **carrier** to carry out checks whether required by them or by any Government or governing body.
7. Any costs incurred in order to comply with the Pet Travel Scheme unless specifically mentioned.

How to make a claim

If **you** need to make a claim, the following procedure will help guide **you** through the process.

1. Please first check **your Schedule** and **policy** to make sure that **you** are covered for this type of claim. If **you** are in any doubt, please call **us** on 0845 300 6319.
2. If the event is covered, please call **us** on 0845 300 6319. **We** will ask for **your** name, address and **policy** number.
3. **We** ask that **you** tell **us** of any claim as soon as is reasonably possible and supply any supporting documentation that is requested.
4. When **you** call **we** will take some relevant details and send **you** a claim form within two working days.
5. **We** will respond to **you** within five working days of receiving **your** completed claim form.
6. The claim must be submitted within six months of the **pet** receiving **treatment**.

Special conditions

Veterinary fees - section 1

A claim form completed by **your vet** and a detailed veterinary account must support each claim. If **your vet** prescribes any drugs relating to **your** claim **you** can purchase the necessary drugs from an alternative supplier if **you** wish. If **you** are claiming for a clinical diet please ensure that **your vet** indicates on the claim form the recommended quantity of the diet required daily to feed **your pet**.

Boarding kennel fees - section 2

In the event of **you** being hospitalised **we** will require a claim form completed by the hospital or **your** general practitioner, confirming the period of stay in hospital and also receipted accounts from the boarding kennel or cattery, with dates, or written confirmation from the person looking after **your pet**.

If **you** have to go into hospital more than once during the **period of insurance** for the same illness or injury **we** will not pay more than the maximum benefit shown on page 24.

Third party liability - section 3

If **your** dog(s) injures someone or damages their property, contact **us** immediately and advise **us** of any possible claim.

Special conditions

1. **We** will give **you** instructions on what to do with any letter, claim, writ or summons. **You** must not answer these letters yourself.
2. Do not admit or accept **liability**, negotiate or make any payment or promise of payment without **our** written consent.
3. Do not answer letters from people who may claim against **you** or who are acting for people who may claim against **you** without **our** written consent.
4. **You** are required to provide **us** with all the information that **we** may reasonably require.
5. **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to take proceedings in **your** name but for **our** benefit for any claim, damages or **liability**.

Travel allowance - section 4

We require a completed claim form advising the point of departure, final destination and mileage covered, plus written confirmation from **your vet** that the referral of **your pet** was on his or her recommendation.

Advertising and reward costs - section 5

In the event of **your pet** being lost or stolen, a completed claim form with details of recovery expenses and detailed accounts (advertising/reward) should be supplied. On the claim form **you** must also supply the name and address of the person/persons who recovered **your pet**.

Holiday cancellation - section 6

Should **your pet** be stolen or lost, the police must be notified, and **you** should supply **us** with the date, time and reference number of such report. For both dogs and cats, **you** should also make enquiries of **vets** in the area.

For emergency **treatment** claims, **we** require a claim form completed by **your vet**.

In both cases above, **you** should also obtain the booking invoice and cancellation invoice from **your** tour operator or travel agent showing the date of booking, holiday dates, total cost, date of cancellation and the irrecoverable charges incurred as a result of the cancellation.

Death resulting from illness or accidental external means - section 7

We require a completed claim form and certificate from **your vet** stating the illness or **accident** which was the cause of death. In the event that **your pet** is put to sleep **we** require a certificate from **your vet** confirming that this was necessary for humane reasons to terminate incurable suffering. With the completed claim form please submit formal proof of the **purchase price** of **your pet**.

Loss by theft or straying - section 8

Should **your dog** be stolen or lost, the police must be notified, and **you** should supply **us** with the date, time and reference number of such report. For both dogs and cats, **you** should also make enquiries of **vets** in the area. If after 30 days the **pet** has not been recovered, a claim form may be submitted. In the event of **your pet** being recovered after a claim has been settled, then **we** are entitled to a refund of the amount paid. With the completed claim form please submit formal proof of the **purchase price** of **your pet**.

Accidental damage - section 9

In the event of any incident occurring that may give rise to an accidental damage claim, **you** must immediately inform **us** and **we** will supply a special claim form.

How to make a claim - Pet Travel Policy

This cover applies only if the Pet Travel Policy **endorsement** is shown on **your endorsement** sheet. The benefits provided for this cover are shown under the Super level of cover on page 24, and **you** should follow the relevant claims procedures. The following claims procedures also apply:

Loss by theft or straying

Under the Pet Travel Policy, the following additional claims procedures apply in respect of cover for loss by theft or straying. If **your pet** is lost whilst abroad **you** must report the loss in accordance with the laws of the country in which the loss occurred. **We** will require proof that this has been done.

Quarantine costs

Your claim must be supported by a claim form completed by **you**. **You** must also supply documentary evidence that **your pet** was microchipped prior to **your** journey as required by the Pet Travel Scheme.

In the event of a claim, **you** must supply receipts to support **your** claim.

Loss of health certificate

Your claim must be supported by a claim form completed by **you**. **You** must also supply relevant receipts to support **your** claim.

Repeat tick and worming treatment

Your claim must be supported by a claim form completed by **you**. **You** must also supply relevant receipts to support **your** claim and evidence that the tick and worming **treatment** was necessary in order to comply with the Pet Travel Scheme.

Documentary evidence that the initial tick and worming **treatment** was obtained and that this was done in the time-scale required by the Pet Travel Scheme will also be required.

Emergency expenses

A claim form completed by **you** must support **your** claim. **You** must also supply relevant receipts to support **your** claim and all claims for veterinary fees must be supported by a detailed veterinary account.

How much we will pay

The level of cover that applies, either Saver, Essential or Super, appears on **your Schedule**.

Please note: If **you** have chosen the Pet Travel Policy then the cover levels shown under Super cover apply while **your pet(s)** is/are travelling outside the **United Kingdom** (except veterinary fees, which are covered for £3,000 per **condition**, for a maximum of 12 months per **condition**, with Saver cover).

	Saver	Essential	Super
Veterinary fees	£2,000 (per condition , for a maximum of 12 months per condition)	£1,000	£5,000
Complementary medicine (included within veterinary fees limit)	Not covered	Not covered	£1,000
Boarding kennels	£400	£400	£1,000
Third party liability	£2 million	£2 million	£2 million
Travel allowance	£100	£100	£200
Advertising and reward costs	£250	£250	£1,000
Reward cost (included within advertising and reward costs limit)	£50	£50	£100
Holiday cancellation	£500	£500	£1,500
Death from illness, disease or accidental external means	Not covered	Not covered	£1,000
Loss by theft or straying	Not covered	Not covered	£1,000
Accidental damage	Not covered	Not covered	£750

General Conditions

The general conditions below are applicable to Saver, Essential and Super cover.

1. Each **pet** insured must be of sound health and free from any disease, injury or physical disability whatsoever at the commencement date of this insurance.
2. **You** must be the owner of **your pet**.
3. Each insured **pet** must be currently vaccinated/boosted against distemper, hepatitis, para-influenza, leptospirosis and parvovirus for dogs and feline infectious enteritis and cat flu for cats. There is no cover for these **conditions** in the event that the required vaccinations have not been carried out. Homoeopathic vaccines are not acceptable.
4. **You** must at all times provide proper care and attention for each insured **pet**.
5. Any exclusions applied may be removed at **our** discretion at the following renewal date if, during the previous 12 months, the excluded **conditions** have not recurred or required further **treatment** or medication.
6. If **you**, or anyone acting for **you** make a claim under this **policy** knowing the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim and all cover under the **policy** will end. **We** reserve the right to tell the police about any dishonest claim.
7. If deemed necessary by **us**, **you** agree that **your** current or previous **vet** is allowed to release information regarding any insured **pet** and any charge will be at **your** expense.
8. In the event of any disagreement between **your vet** and **our vet**, an independent **vet**, mutually agreed by both **you** and **us**, will be appointed to act as arbitrator. The decision of the arbitrator shall be binding on both **you** and **us**.
9. If this **policy** no longer meets **your** needs **you** have the right to cancel it at any point during the **period of insurance**. **You** can telephone **us** on 0845 366 1608 or write to **us** at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ to cancel **your** policy. Cancellation is effective from the date **your** letter is dispatched.
We will refund any premium owing to **you** on a pro-rata basis, if **you** have not made a claim.
Saga Services Limited may cancel this policy by giving **you** seven days' notice by recorded delivery letter. **We** will send this notice to **your** last known address.
Please note that, if **you** amend or cancel **your policy** mid term and have paid by credit card or cheque, **we** will be unable to refund any amounts of £5 or less. Similarly, if **you** make any changes to **your** policy or cancel it mid term, **we** will only request any payment from **you** if the amount is over £5.
If **you** cancel **your policy** within 14 days of receiving it **we** will refund **your** full premium within 30 days, unless **you** have made a claim. If **you** have made a claim in the first 14 days, **we** will give **you** a pro-rata refund on **your** premium based on the cover **you** have had.
If **you** do wish to cancel **your policy** and the insurance cover has not yet commenced **you** will be entitled to a full refund of the premium.
10. **Your pet** must have its main place of residence in the **United Kingdom**.
11. **We** will provide Saga Pet Insurance to **you**, provided **you** pay the agreed premium to **us**. If **you** pay by Direct Debit and do not keep up to date on **your** payments, **you** will not be covered by this **policy** from the date the last premium was due.
12. If a **vet**, who has **treated your pet** or is about to treat **your pet**, asks for information about **your** insurance that relates to a claim **we** will tell the **vet** what **your** insurance covers, how the amount **we** pay is calculated and if the premiums are up to date.

13. **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows signs of an injury or an illness.
14. Financial Services Compensation Scheme
We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.
You would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit.
Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.
15. If **you** upgrade **your** cover any increased limits will only apply for an illness or injury which:
 - is not the same as, is caused by or has the same diagnosis or clinical signs as any **condition** occurring or showing clinical signs in the 12 months prior to the upgrade
 - occurs at least 14 days after the effective date of the upgrade.
16. **You** and **we** are free to choose the law applicable to this contract. **Your policy** is governed by English law unless **you** and **we** have agreed otherwise.
17. **You** and **we** are the only parties to this insurance. No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance.
18. Third party liability
 1. In relation to any third party liability claims, Groupama Insurance Company Limited may pay up to the limit of cover or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further **liability** under this

- policy** (except for costs and expenses of litigation recoverable or incurred with Groupama consent prior to the date of such payment).
2. If any **liability** under this insurance is covered by any other insurance **policy** (other than **your** household insurance if this is provided by Saga Services Limited) Groupama will not pay more than **our** rateable proportion.
3. Following a claim **we** shall be entitled to take over and exercise any rights in **your** name against any other party for **our** own benefit and at **our** own expense to recover any payment **we** have made under this **policy**.
4. **You** must take all reasonable precautions to prevent **accident**, injury or damage.

The General Condition below is only applicable to Saver cover.

19. In the event of the maximum amount being paid by **us** as a result of any **conditions we** shall not be liable for any future payments for that **condition**.

The general condition below is only applicable to Essential and Super cover.

20. In the event of recurring or chronic conditions, the maximum benefit payable by **us** for these **conditions** will be restricted to the maximum benefit payable shown on page 24 in any one **period of insurance**.

Pet Travel Policy - additional General Conditions

In respect of the Pet Travel Policy, the General Conditions shown in **your policy** are extended to include the following:

1. Whilst abroad **your pet** must wear a collar containing details of:
 - a. a **United Kingdom** address; and
 - b. a **United Kingdom** telephone number; and
 - c. a contact point within the country in which **you** are travelling.
2. Each **pet** insured must be of sound health and fit to travel at the start of any journey.

Customer service

Our customer service commitment to you

Saga aims to provide **you** with high levels of service at all times. However, there may be times when **you** feel that **our** service has fallen below the standard **you** expect. If this is the case and **you** want to complain, **we** will do **our** best to try to resolve the situation.

Whether **you** are phoning or writing, please remember to quote **your** name, address and policy number as it will help **us** deal with **your** enquiry or complaint quickly.

If **you** have a query or complaint about **your** Saga Pet Insurance policy, please contact Customer Services on 0845 366 1608. If **you** have a complaint about a claim, please call Saga Pet Claims on 0845 300 6319. If this does not resolve **your** complaint, please follow the procedure listed below.

If your enquiry or complaint is about a claim:

Step 1 - Please contact:

The Saga Claims Manager
Agria Pet Insurance Limited
2b Alton House Office Park
Gatehouse Way
Aylesbury
Bucks HP19 8XU
Telephone: 0845 300 6319

Step 2 - If this does not resolve your problem, you may write to:

The Managing Director
Agria International Forsakring AB
2b Alton House Office Park
Gatehouse Way
Aylesbury
HP19 8XU

Step 3 - If you are not satisfied with the insurer's final response, you can ask the Financial Ombudsman Service to review your case.

If your complaint is about a Third Party Liability claim:

Step 1 - Please contact:

The Saga Claims Manager
Agria Pet Insurance Limited
2b Alton House Office Park
Gatehouse Way
Aylesbury
Bucks HP19 8XU
Telephone: 0845 300 6319

Step 2 - If this does not resolve your problem, you may write to:

Chief Executive Officer
Groupama Insurance Company Limited
24-26 Minories
London
EL3N 1DE

If your complaint is about any other matter (please note we cannot deal with claim related complaints):

Step 1 - Please contact:

The Customer Relations Department
Saga Services Limited
Middelburg Square
Folkestone
Kent CT20 1AZ
Telephone: 01303 771160
Fax: 01303 771347
e-mail: services.customer-relations@saga.co.uk

Step 2 - If this does not resolve your problem, you may write to:

Chief Executive
Saga Services Limited
Middelburg Square
Folkestone
Kent CT20 1AZ

Step 3 - If you are not satisfied with our final response, you can ask the Financial Ombudsman Service to review your case. Please see adjacent panel for further details.

Financial Ombudsman Service

The Financial Ombudsman Service resolves disputes in an independent and fair way. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 0801800

Important note

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve your problem. However, if we have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service.

Helplines (Please have your policy number to hand when calling)

Customer service

For questions about your pet insurance policy.

0845 366 1608

Monday to Friday 8.30am to 5.30pm, Saturday 9am to 1pm.

Claims

For new claims or help with your existing claim.

from the UK

0845 300 6319

Monday to Friday 9am to 5.30pm, Saturday 9am to 1pm.

from abroad

+44 129 661 1609

Claim form request line

0845 300 6305

Monday to Friday 9am to 5.30pm, Saturday 9am to 1pm.

For your protection and for training purposes, telephone calls may be monitored and recorded.

This Policy Booklet is also available in large print, audio and Braille.
If you require any of these formats please contact us on **0845 366 1608**.
If you have a hearing or speech impairment, you can also contact us by e-mailing dda@saga.co.uk

Saga Services Limited has arranged for its pet insurance to be underwritten by Agria International Forsakring AB, Registered in Sweden, Company No. 516406-0542, Registered office: Tegeluddsvagen 11-13, Box 703 06, 107 23 Stockholm, Sweden, Authorised and regulated by the Finansinspektionen, the Swedish Financial Supervisory Authority; and Groupama Insurance Company Limited, 24-26 Minories, London EC3N 1DE, for Section 3 - Public Liability. Both companies are regulated by the Financial Services Authority.

Saga Services Limited is a wholly owned subsidiary of Acromas Holdings Limited and is registered in England and Wales (Company No. 732602).

Registered Office: Enbrook Park, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Services Authority.