

LIFETIME PET INSURANCE

POLICY BOOKLET INCLUDING TERMS AND CONDITIONS

A plan that helps with ongoing vet costs year after year, up to your chosen limit.

Please read this with your Certificate of Insurance and Insurance Product Information Document (IPID) to understand the cover for your pet.

This booklet explains:

- Who this product is suited to
- Your Terms and Conditions
- Privacy Notice Summary – How we use personal information

Effective from 1st November 2026

SAGA

Experience is everything

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WHO THIS PRODUCT IS SUITED TO

This product meets the demands and needs of a pet owner who wants cover for the ongoing costs of treatment for illnesses and injuries, over the life of their pet.

We don't provide **you** with any advice or recommendation about the insurance products offered. **You** should review **your** insurance needs on a regular basis.

WELCOME TO SAGA PET INSURANCE

Thanks for choosing us

This booklet contains everything **you** need to know about **your** insurance and how to contact **us**. Please keep it safe with **your** Certificate of Insurance and Insurance Product Information Document.

Exceptional service

Our claims service goes the extra mile. **We**'re here to help **you** cover the cost of unexpected vet bills and can even pay **your vet** directly. **We** settle claims quickly and provide a range of additional support services to help **you** and **your pet**.

Who's involved in your insurance?

Allianz Insurance plc and Saga Services Limited work together to distribute Saga Pet Insurance.

Allianz Insurance plc arrange, underwrite and administer **your** pet insurance.

Communications

All communications will be in English. If **you** need this and other documents from **us** in Braille, large print, coloured paper or audio, please contact **us**. **Our** details are on the back of this booklet.

What does your policy include?

Your policy covers **your pet**'s **treatment** if they are ill or get injured. This includes:

- Dental **treatment** (both **illness** and **injury**)
- Physiotherapy
- **Hydrotherapy**
- Cremation

Full details of what's included in **your pet**'s *Vet fees* cover can be found on page 10.

You also have the following sections of cover:	
Third party liability (Dogs only)	Legal cover and compensation costs if **you** are found legally liable for an incident involving **your dog**
Boarding/minding fees	Help covering pet care costs if **you** are hospitalised
Holiday Cancellation	Support if **your pet**'s **illness/injury** disrupts **your** holiday plans

How your premium will change

A number of factors impact **your** price, such as **your pet**'s age, claims **you**'ve made, increased vet costs and advances in vet treatment. These mean **your** premium is likely to increase at each renewal, and that increase could be significant, particularly if **you** make claims. There is no limit to the amount **your** premium can rise each year.

As pets get older, they are more likely to need vet treatment, which also impacts the price of **your** insurance. If **you** change **your** address, this could also affect the price of **your** policy at **your** next renewal, as vet fees vary by area.

Where is your pet covered? – your geographical limits

All sections of **your** policy cover **your pet** in the **UK** and the **covered countries** except for *Third party liability* (dogs only), which applies in the **UK** only.

If **you** travel with **your pet**, **we**'ll cover him/her in the **covered countries** for up to 90 days in each **policy year**. If **your pet** will be outside the **UK** for longer, **you** need to let **us** know as soon as possible as this can affect **your** cover.

The **covered countries** are:

- Members of the European Union: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.
- Andorra, Canary Islands, Gibraltar, Iceland, Liechtenstein, Norway, San Marino, Switzerland and the Vatican State.

How to contact us

To claim:

- Ask **your vet** to submit **your** claim to **us** or visit www.saga.co.uk/pet-insurance/how-to-make-a-claim
- **You** can speak to **our** claims team on **0330 102 2069**.

To discuss or change **your** policy:

- Visit www.pet.saga.co.uk/existing-customers (self serve) or call **0330 102 2068**.

Free vet advice and other services to help you and your pet

Free 24/7 vet advice

If **you** have any concerns about **your pet**'s health, **you** have access to 24/7 free vet advice through VetChat.

They can help with any questions **you** might have, whether something minor or **you**'re concerned it's more serious.

Get expert guidance and support for **your pet**'s health whenever **you** need it!

Call **0333 332 6344** to discuss any pet health queries.

Legal Helpline

Call **0344 209 0516** and quote reference number MP37095 to discuss any personal legal matter with Lawphone.

You'll be asked for a brief summary of the problem, which will be passed on to an adviser to return **your** call. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland.

Dogs Trust Canine Care Card

Visit www.dogstrust.org.uk/get-help/canine-care-card to make arrangements for your dogs to be cared for and rehomed by Dogs Trust if you pass away, become ill or move into a care home.

Cats Protection Cats Guardian Card

Visit www.cats.org.uk/what-we-do/catguardians to make arrangements for your cats to be cared for by Cats Protection if you pass away, become ill or move into a care home.

Blue Cross Pet Bereavement Support

Call **0300 222 5759** between 8.30am and 8.30pm or email pbssmail@bluecross.org.uk for support following the sad loss of **your pet**.

Saga Bereavement Support, provided by Co-op Legal Services

Call **0330 041 7968** or visit www.saga.co.uk/legal-services/bereavement-support for support following the sad loss of a loved one.

TERMS AND CONDITIONS

These Terms and Conditions explain the details of **your pet**'s cover and are part of **your** insurance contract. The other parts are **your**:

- Certificate of Insurance, which also lists any additional exclusions that specifically apply to **your pet**, and
- Insurance application.

To understand exactly what **we** will and won't cover, **you** need to read **your** Certificate of Insurance and Insurance Product Information Document, alongside these Terms and Conditions.

It's important you check your pet's cover and exclusions and contact us as soon as possible if it isn't what you expected.

Definitions

Throughout this booklet **we** use words that **we** have specific meanings for and **we** explain in this section what these are. Where **we** want to use these definitions in the rest of the booklet, the word will appear in bold.

Covered countries:
- Members of the European Union: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.
- Andorra, Canary Islands, Gibraltar, Iceland, Liechtenstein, Norway, San Marino, Switzerland and the Vatican State.

Holiday: Travel with **your pet** within the **UK** and the **covered countries**.

Home: The place in the **UK** where **you** and **your pet** usually live.

Hydrotherapy: Any **treatment** of **injury** and **illness**, with or in water, including swimming in a pool or the use of a water treadmill.

Illness, illnesses: Any sickness, disease, defect, abnormality and/or change from a healthy state. This includes defects and abnormalities **your pet** was born with or were passed on by his/her parents.

Immediate family:
- **Your** partner, who's **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner,
- **Your** or **your** partner's child, step-child or dependant, and/or
- **Your** or **your** partner's parent, step-parent or guardian.

Injury, injuries: Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.

Maximum benefit: The most **we**'ll pay in a section of cover, as shown on **your pet**'s Certificate of Insurance.

Policy year(s): The timeframe **your pet** is covered, from start date to end date, detailed on **your** Certificate of Insurance. This is usually 12 months unless **your pet**'s cover is cancelled.

Pre-existing condition(s): This is any **injury** that happened or any **illness** that showed **symptoms**, before **your pet**'s cover started. It's also any **injury** or **illness** that:

a) Has the same diagnosis or **symptoms** as, or

b) Is caused by or related to,

an **injury**, **illness** or **symptom your pet** had before cover started.

This applies in all cases even if:

- The **injury** or **illness** presents in the same, or different parts of **your pet**'s body.
- **Your vet** confirms the past and current **injuries** or **illnesses** aren't linked.
- **You** didn't think **you** would need to claim for the **symptom**/**injury**/**illness** when **your** cover started.

Symptom(s): Any change from a healthy state, bodily function or behaviour.

Therapist: Any person who's a member of one of the associations/organisations listed in the '*Who's covered to carry out your pet's treatment*' on page 15.

Treatment: The cost of the following when needed to treat **injury** and **illness**:

- Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a **vet**, a vet nurse or another member of a vet practice under the supervision of a **vet**, and
- Any medication legally prescribed by a **vet**.

UK: The United Kingdom, the Isle of Man and the Channel Islands.

Vet: When **your pet**'s in the **UK** – a Veterinary Surgeon registered with the RCVS (Royal College of Veterinary Surgeons).

When **your pet**'s in the **covered countries** – a fully qualified Veterinary Surgeon registered in the country where he/she is being treated.

Vet history: This is a record of all interactions related to **your pet** and can be obtained from each **vet** or vet practice that **you**'ve consulted.

Waiting period: For any **injuries**, this is the first 48 hours of **your pet**'s first **policy year**.

For any **illnesses**, this is the first 14 days of **your pet**'s first **policy year**.

We, **us**, **our**: Allianz Insurance plc (unless stated otherwise).

You, your: The person named on **your** Certificate of Insurance.

Your dog: The dog(s) named on **your** Certificate of Insurance.

Your pet: The dog(s) or cat(s) named on **your** Certificate of Insurance.

Pre-existing conditions and exclusions

This policy doesn't cover **pre-existing conditions**. In this section, **we** explain what a **pre-existing condition** is and when **we** place exclusions.

What is a pre-existing condition?

- If **your pet** was unwell or had **symptoms** of an **illness** before his/her cover started, this is a **pre-existing condition**.
- If **your pet** had an **injury**, before his/her cover started, this is a **pre-existing condition**.

Some examples:

- **Your pet** was diagnosed with diabetes before **your** policy started, the diabetes is a **pre-existing condition**.
- **Your pet** was limping and the **vet** decided to carry out some tests. In the meantime, **you** started a policy with **us**. The tests are carried out and they find **your pet** has arthritis. This arthritis is a **pre-existing condition** as **your pet**'s **symptoms** began before his/her policy started.

We don't cover **pre-existing conditions**. This applies even if **we** haven't placed a specific exclusion on **your pet**'s cover. It's important to read **our** definition of '***Pre-existing condition***' as this will be used to assess **your** claims.

What is an exclusion?

An exclusion is a specific limitation added to a pet's cover for something that would usually be covered by **our** policies. It can refer to one or more health conditions, an entire part of a pet's body or an incident.

For example, **our** policies cover **treatment** for diabetes, but for a pet that has pre-existing diabetes, **we** place exclusions for diabetes and any related conditions. This means that any claims that fall under these exclusions won't be covered.

Any extra exclusions on **your pet**'s cover are listed on **your** Certificate of Insurance. The Terms and Conditions combined with any exclusions explain what **your** policy will and won't cover.

We can place exclusions:

- At the start of **your** cover, based on **your pet**'s individual **vet history** and **your** answers to **our** questions.
- During the policy year, if **we** find out that when **we** asked during **your** application that **you** didn't tell **us** about something or gave **us** inaccurate information (even if **you** believed it was accurate at the time). In these cases, the exclusions will be placed from the start of **your pet**'s cover.

Some exclusions are temporary and can be removed by **us** if certain criteria are met. If **you**'d like to discuss any exclusion, please contact **us**. Please also read '*Changes when **your** policy renews*' on page 24 which explains when **we** can limit or remove *Third party liability* cover (for dogs only).

Claiming

We do all **we** can to make the claims process as quick and easy as possible. There's lots of useful information on **our** website www.saga.co.uk/pet-insurance/how-to-make-a-claim. This section tells **you** what **you** need to do if **you** claim.

Did you know?

- ✓ **We** can usually pay **your vet** direct for **your pet**'s **treatment**.
- ✓ **We** cover medication from online pharmacies, as well as vets. Online pharmacies can offer cheaper medication, which directly saves **you**, as **you** have a 10% excess and paying less also means **you** can get more from **your** *Vet fees* benefit. As the amount **you** claim impacts **your** premium increases, getting cheaper medication also has longer term benefits for **your** policy.

  Online pharmacies are easy to use and then **you** can claim directly, with **our** claim form for medication purchased online. **We** don't need **your vet** to fill this out.
- ✓ **We** cover **vet** prescription fees.

How to make a claim	
Claims for **treatment** by a **vet**	• Check with **your vet** to see if they can submit an electronic claim directly to **us**, this is the fastest way to get information to **us**. • If **your vet** can't, **you** can find the form on **our** website www.saga.co.uk/pet-insurance/how-to-make-a-claim.
All other claim forms	www.saga.co.uk/pet-insurance/how-to-make-a-claim
If **you** would like **us** to send **you** a claim form	Please contact **us**. **Our** contact details are on page 4.

When you need to claim for Vet fees

You need to claim for *Vet fees* within one year of **your pet**'s **treatment**. **We** won't cover any claims received after this time.

If **treatment** is ongoing, **you** need to send **your** claims to **us** at least once every 12 months.

For all other sections of cover, **you** can find out when **you** need to claim by reading that section.

You need to tell us about any incidents that could lead to a Third party liability claim

If an incident happens that could lead to a *Third party liability* claim, **you** must tell **us** about it as soon as possible.

For example (but not limited to) **your dog** causing injury to a third party or damaging third party property.

You must do this even if **you** don't believe that a claim will be made against **you**. Details of what **you** need to do if an incident happens can be found in the *Third party liability* section, on pages 16 and 17.

Claim decisions over the telephone

We can't guarantee on the phone if **we**'ll pay a claim. Once **we** have a completed claim form and all of the supporting information, **we** can assess the details and let **you** know if **we**'ll pay the claim.

If you're a member of vet staff

If **you**'re a **vet** or registered vet nurse, **you** can treat **your** own pet but when **you** claim, **we** need clinical notes to confirm the **treatment** and another **vet** or registered vet nurse needs to countersign the claim form.

SECTIONS OF COVER

Vet fees

What we'll pay

The cost of **treatment your pet** receives for **injury** and **illness** during the **policy year**.

If needed, this also includes:

- Chiropractic manipulation
- Osteopathy
- Laser therapy
- Physiotherapy

We also cover the following with specific limits that come out of **your** overall *Vet fees* **maximum benefit**:

Vet fees maximum benefit limit	**£1,000**	**All other limits**
Hydrotherapy	£500 per **policy year**	
Dental treatment	£1,000 per **policy year**	£2,000 per **policy year**
Euthanasia	£200	
Cremation	£200	

This is as long as the **treatment** is recommended by a **vet** and then carried out by a **vet**, a member of a vet practice or, for certain types of therapy, a **therapist**. '*Who's covered to carry out your pet's treatment*' on page 15 explains the full details.

Your maximum benefit

Your policy provides an amount of money in each **policy year** for **you** to claim for all **illnesses** and **injuries**. This is called the **maximum benefit**.

The **maximum benefit you** chose for *Vet fees* is shown on **your** Certificate of Insurance. **We**'ll cover **your pet**'s **treatment** costs based on the amount still available on the day **your pet** has the **treatment**, or for medication, on the day it's used.

Every 12 months, if **you** renew **your** policy, the **maximum benefit** is refreshed and **you**'ll have the full amount again to claim from in the next **policy year**, providing ongoing cover for **illnesses** and **injuries**, year after year.

To make the most of **your** limit and reduce the excess **you** pay:

- Many vets list the prices for common treatment types, so **you** may be able to compare prices for the **treatment your pet** needs.
- Medications can be cheaper when purchased from an online pharmacy. Check for the best price for **your pet**'s medication, especially when these are ongoing costs.

What you pay – your excess

- This section has a fixed excess, which is the amount **you** pay when **you** claim and is deducted from **your** claim payments. The excess **you** pay in this section is explained on **your** Certificate of Insurance.
- **You** will also pay 10% of all **treatment** costs.

How your excess can change

- At any renewal **we** can change the excess amount. For example, increasing from £75 to £90.
- **We** have two options for **your** fixed excess amount (£75 or £150). The higher excess amount will decrease **your** premium. **You** can increase **your** excess at any time. If **you** want to decrease **your** excess, **you** can contact **us** at **your** renewal and **we**'ll let **you** know if this option is available once **we**'ve discussed **your pet**'s details with **you**.

We won't increase the 10% **you** pay.

When you need to claim

You need to claim within one year of **your pet**'s **treatment**. **We** won't cover any claims **we** receive after this time. If **treatment** is ongoing, **you** must send **your** claims to **us** at least once every 12 months.

What we need with your claim

- A completed claim form, including any relevant sections from **your vet**.
- The treatment cost invoices from the vet practice or **therapist**.
- *If it's the first claim **you**'re making for **your pet*** – his/her full v**et history**. If **we** need this for any other claims, **we**'ll let **you** know once **we** have **your** claim.
- *Claims for medication purchased online* – the invoices for the medication and, if it's the first claim **you** are making for the **treatment**, **we**'ll also need a copy of the prescription for the medication.
- *When **your pet** is outside the **UK*** – the booking invoice or any other official documents that show the dates of **your holiday**.

We don't cover the cost of:

1. Any **treatment** to prevent **injury** or **illness**.
2. Any alternative therapies not listed in *What we'll pay*. This includes acupuncture, homeopathy and herbal medicine.
3. Anything **you** choose to have carried out that the **vet** confirms isn't necessary, and any complications that happen as a result.
4. Any **treatment** for a behavioural problem or illness, which is a change to a pet's normal behaviour caused by a mental or emotional disorder.
5. Pheromone products, examples are Adaptil and Feliway.
6. Killing and controlling fleas and the cost of general health improvers (some examples are vitamin tablets or fish oil supplements).
7. Vaccinations and the cost of any complications as a result of a vaccination.
8. Any food, even if prescribed by a **vet**. This includes nutritional consultations or advice.
9. Buying or hiring any type of equipment, machinery, animal housing or bedding. Examples are home glucose monitors or readers, heat pads or cages.
10. Any **treatment** in connection with breeding, pregnancy or giving birth.
11. Any **treatment** for a false pregnancy if **your pet** has already had more than two episodes.
12. Surgical items that can be used more than once.
13. A post-mortem examination and/or report.
14. Transplant surgery, including any pre- and post-operative care.
15. **Treatment** that is part of a clinical trial. For this insurance, a clinical trial is a research project testing new **treatment**.
16. Transporting **your pet**, including any costs to get **your pet** to or from any vet practice.

Important Information about your Vet fees cover

If your pet was unwell before your cover started

Your policy doesn't cover any **pre-existing condition**. This is when **your pet** was unwell or had **symptoms** before **your** cover started. Any **injury** that happened, or any **illness** that showed **symptoms**, before **your pet**'s cover started is a **pre-existing condition**. It's important to read '*Pre-existing conditions and exclusions*' on page 8 and **our** definition of '***Pre-existing condition***' on page 7 as these are used to assess any claims to determine if a condition is pre-existing.

If your pet's unwell in the waiting period

The **waiting period** is a time at the very start of **your** policy, where **injuries** and **illnesses** aren't covered. If **your pet** has an **injury** or **symptoms** of an **illness** in the **waiting period**, **we** won't cover the **treatment** even if it happens after the **waiting period** ends.

For injury	If **your pet** has an **injury** in the first 48 hours of their first **policy year**, **we**'ll never cover any costs relating to that **injury**. This is whether **treatment** is needed in the first 48 hours or later on. An example is, **your pet** falls and damages his/her leg in the first 48 hours of **your** policy starting. He/she needs some **treatment** straight away and some follow up **treatment** 2 and 4 weeks later. All of this **treatment** isn't covered by **your** policy as it's related to the **injury** in the first 48 hours.
For illness	If **your pet** has **symptoms** of an **illness** in the first 14 days of their first **policy year**, **we**'ll never cover any costs relating to that **illness**. This is whether **treatment** is needed within the first 14 days or later on.
For illness (continued)	**We** also won't cover any **illness** with the same **symptoms** or diagnosis that develops in any part of **your pet**'s body. This could be even if: • It's been weeks, months or years later. • **Your vet** confirms the **illnesses** aren't directly related. An example is, if **your pet** starts limping in their right hind leg in the first 14 days of the first **policy year**, which is found to be due to hip dysplasia, this isn't covered in the right hind and **we** also won't cover any hip dysplasia in the left hind.

When we cover dental treatment

We'll cover **treatment** for a dental **injury** or **illness** as long as:

- **Your pet** had their teeth checked by a **vet** in the 12 months before the first **symptoms** of the **injury** or **illness** were seen, and
- Any **treatment your vet** recommends during the check takes place within 6 months.

We won't cover a scale and polish in routine or preventative circumstances.

If your pet needs to be put to sleep

If **your pet** has an **injury** or **illness** that the **vet** believes can't be successfully treated, **we**'ll cover up to £200 each for euthanasia and cremation from **your** *Vet fees* **maximum benefit**.

If **your pet**'s put to sleep for any other reason, such as his/her behaviour, an order by the government or another official body or where there's a nationwide shortage of the **treatment** needed for the **illness**, **we** won't cover these costs.

Administration fees and other charges

We cover prescription charges, but **we** don't cover the cost of any administration fees or other charges. This includes:

- Fees for completing claims.
- Fees for supporting documentation.
- Late payment fees or interest.
- Additional booking or payment fees.
- Any amount over £10 for postage and packaging.

We'll deduct these from the claim settlement.

Making sure your pet is getting the right care

We can refer **your pet**'s **vet history** to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**. **We**'ll pay any costs for this.

If **we** have paid more than £40,000 for **your pet**'s **treatment** (over the policy life), **we** can require that any future **treatment** (other than emergency life-saving):

- Is authorised by **us** in advance, or
- Is carried out by a **vet** or **therapist** that **we** choose.

If **we** need either of these, **we**'ll contact **you** to explain exactly what **you** need to do.

When we cover house visits

a) **We**'ll cover a house visit by a **vet** if:

- **Your pet** was suffering from a life-threatening **injury** or **illness**, and
- Moving **your pet** would have significantly worsened his/her condition.

The treating **vet** needs to confirm this when **you** claim. In any other circumstances, **we**'ll only pay the charge for taking **your pet** to the vet practice.

b) **We**'ll cover the costs of **treatment** given by a mobile **vet** or **therapist**, but **we** don't cover their travel costs, unless it's due to the above circumstances. When **we** receive a claim from a mobile **vet** or **therapist**, if the travel costs aren't separated from the consultation fee, **we**'ll cover 60% of the consultation fee.

When we cover out of hours treatment and hospitalisation

We'll cover the extra cost of **your pet** being:

- Treated outside of the vet practice usual opening hours, and/or
- Admitted into the care of a vet practice,

If there wasn't another option because any alternative could have seriously endangered **your pet**'s life or welfare. **We** won't cover any extra costs in any other circumstances. The treating **vet** needs to confirm this when **you** claim.

Procedures you can carry out

There can be times when **you**'re asked to support **your pet**'s **treatment**. Some examples are giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy etc. If **you** aren't able to, **we** won't cover the cost of any other person or professional carrying out the **treatment**.

When your pet needs neutering

We'll cover the cost of neutering **your pet** if it's carried out when **your pet**'s suffering from an **injury** or **illness** and neutering is essential to treat that **injury** or **illness**.

We don't cover the cost of the following or any related complications:

- Routine neutering
- Spaying following a false pregnancy,
- Neutering to treat a behavioural illness or
- Chemical neutering.

When we'll cover bathing

We'll cover the cost of bathing **your pet** when the product being used can only be administered by a member of a vet practice, according to the product guidelines. **We** won't cover bathing in any other circumstances. **We** also don't cover costs for grooming and/or de-matting.

When we cover artificial body parts

We'll cover the cost of hip, knee and elbow joint replacements. **We** don't cover costs related to any other prosthesis (also known as artificial body parts).

Dealing with your vet practice

a) If a vet practice asks **us** for information about **your** insurance, **we**'ll only give this to them if they confirm they:
   - Recently treated **your pet**, or
   - Have spoken with **you** about treating **your pet** in the near future.

   We'll then only tell them if **you** have an active insurance policy with **us** for **your pet**, and if **you** do - the date cover started, the type of cover, the monetary limits, the excesses and if there are any exclusions on **your pet**'s cover.

b) **We** can usually pay a vet practice directly; however, in some circumstances, **we** may decline the request.

Who's covered to carry out your pet's treatment

This section explains who can carry out the different **treatment** types included within *Vet fees*. **We** aren't recommending any association and any decision about who treats **your pet** should be made by **you** after discussing with **your vet**. If **you** decide to use other therapists than those listed in the table, **we** won't cover their **treatment**.

For everything other than vet treatment, if it isn't carried out by a **vet**, **your vet** needs to confirm they referred **your pet** for the **injury** or **illness**.

		Vet treatment	Chiropractic manipulation	Hydrotherapy	Osteopathy	Physiotherapy Laser therapy
Vet	A **vet**, vet nurse or member of a vet practice under the supervision of a **vet**	✓	✓	✓	✓	✓
A fully qualified member of one of the following:						
ACPAT	Association of Chartered Physiotherapists in Animal Therapy			✓		✓
AHPR	Animal Health Professions' Register		✓	✓		✓
BVRSMA	British Veterinary Rehabilitation and Sports Medicine Association			✓		✓
CHA	Canine Hydrotherapy Association			✓		
IAAT	International Association of Animal Therapists		✓	✓	✓	✓
ICH	Institute of Canine Hydrotherapists			✓		
IVCA	International Veterinary Chiropractic Association		✓			
IRVAP	Institute of Registered Veterinary and Animal Physiotherapists			✓		✓
McTimoney	McTimoney Animal Association and McTimoney Chiropractic Association		✓			
NARCH	National Association of Registered Canine Hydrotherapists			✓		
NAVP	National Association of Veterinary Physiotherapists			✓		✓
RAMP	Register of Animal Musculoskeletal Practitioners		✓	✓	✓	✓

Third party liability (for dogs only)

Cover in this section applies when **your dog**'s in the **UK** only

*This section applies to all dogs, unless it's been specifically removed from **your dog**'s cover. It's important **you** check **your dog**'s Certificate of Insurance, including the exclusions and contact **us** as soon as possible if it isn't as **you** expected.*

*In this section '**you**' and '**your**' mean **you** or any person looking after or handling **your dog** with **your** permission.*

What we'll pay

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your dog** during the **policy year** and **you**'re legally responsible, **we**'ll pay:

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

Where **we** refer to 'legally responsible', this is when **you** are responsible for the actions of **your dog** under **UK** law.

We'll pay up to the **maximum benefit** of £1 million for each incident. If **you** have more than one dog insured on this policy, please read '*When there's more than one dog on the policy*'.

What you pay – your excess

The excess is the amount **you** pay for a claim for property damage and is explained on **your** Certificate of Insurance.

What you need to do

If **you** don't, **we** can refuse to pay **your** claims.

Tell us about an incident as soon as possible

- If it could lead to a claim under this section. For example, if **your dog** causes injury to a third party or damages third party property (including a pet or another animal). **You** must tell **us** about an incident even if **you** don't believe that a claim will be made against **you**.
- If **you**, or any other person, are advised of any prosecution, inquest or enquiry that could lead to a claim under this section.

You must call **our** specialist liability team for:

- Injury to a third party on **01483 218 781**
- Damage to third party property on **01483 218 782**.

The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays. **You** can also email casualtyclaims@allianz.co.uk.

You'll need to give **us** a description of the circumstances as well as the details of any other insurance that may apply, for example, **your** home insurance. **We** ask for this because most standard home insurance policies include liability cover.

Report the incident to other insurance companies

If there's another insurance that **you** can make a claim with, **you** must report the incident to that company and tell **us** their name and address and **your** policy and claim number with them. **We** won't make any payment for any claim that results from an incident covered by any other insurance.

Don't admit responsibility and/or negotiate

Even if **your dog** is involved in an incident, **you** might not be legally liable. This is why **you**, or anyone acting for **you**, must not admit responsibility, agree to pay any amount (including any third party vet bills or expenses) or negotiate with any person following an incident.

Give us legal documents or other notification of a claim as soon as you receive them

You need to give **us** all correspondence, writs, summons or any other legal documents as soon as **you** receive them. **You** or any other person must not respond to any of these documents.

Help us with your claim

- Give **us** any information connected with the claim **we** ask for including details of **your dog**'s history.
- Tell **us** or help **us** find out all the circumstances of an incident, provide written statements and go to court if needed.
- Allow **us** to take charge of **your** claim and to prosecute in **your** name for **our** benefit.

Useful information if an incident occurs

We understand that if **your dog** is in an incident it can be a difficult experience. There are steps **you** can take to help **us** with any claim, including:

- Note the time, date and location.
- In as much detail as **you** can remember, note down what happened.
- Take down details of the property damaged or the injuries that occurred.
- Obtain third party contact and insurance details.
- Take pictures.
- Obtain the details of any witnesses.

Changes to your cover at renewal

At renewal, **we** can limit or remove this cover based on a review of **your dog**'s behaviour. Some examples are, if there have been any aggressive tendencies shown, any incidents where **your dog**'s caused **injury** to a person/another animal or any health conditions that can affect how **your dog** behaves. If there's a change to **your** cover, **we**'ll contact **you** explaining the change **we**'ve made.

At each renewal, **we** ask **you** about **your dog**'s behaviour. The things **you** need to tell **us** about are detailed in **your** renewal information. **You** must give **us** full and accurate information, if **you** don't it can affect **your dog**'s cover and whether **we** pay claims.

When you're paying a business or professional to care for your dog

This section doesn't provide any cover when **your dog**'s in the care of a business or professional and **you**'re paying for their services. Some examples are a dog minder, a dog sitter or with a groomer.

If **you** want to know whether **your dog** has any cover when they are in the care of any business/professional, **you** need to check with them about their liability insurance cover.

There's no cover in this section when your dog's taken to work with someone

We don't cover **your dog** being taken to work with someone in their workplace environment. For example, he/she isn't covered in an office, a shop (and he/she's with a person working there), a building site, a client's house, in a van for deliveries etc.

You may want to speak with **your** employer, or if **you**'re self-employed **your** business insurance provider, to check if **your dog**'s actions in a workplace environment are covered by another insurance policy.

Cover in this section does apply when **you**'re working from **home**, but it's important to know that **we** won't cover:

- Any injury to a person who's in **your** house/home office for a work or business reason.
- Any damage to any property:
  - Used for any work or business reason. For example, company laptops/equipment, stock etc.
  - That belongs to anyone that **you** live with, is a member of **your immediate family** or is employed by **you**.

When there's more than one dog on the policy

If there's an incident where more than one of the dogs insured on this policy are involved or contribute, **we**'ll only pay one **maximum benefit** of £1million for all of the dogs. **We** won't pay more than £1million for the incident.

There's no cover in this section if the incident involves your profession

We don't cover any compensation, costs and expenses for an incident that involves:

- **Your** profession, occupation or business.
- Anyone who's employed by **you** or works for **you**.
- Happens where **you** work.

There's no cover in this section if the incident affects you, your immediate family or anyone that lives with you

We don't cover any compensation, costs and expenses for an incident that affects:

- **You**, **your** own property or property **you** are looking after or responsible for.
- **Your immediate family**, their own property or property they are looking after or responsible for.
- Someone that lives with **you**, their own property or property they are looking after or responsible for.

We also don't cover any compensation, costs and expenses:

1. For dogs involved in protection sports or trained to attack, for example, as protection dogs.
2. For an incident caused by **your dog** worrying livestock. For more detail, please read '*Worrying livestock*' in the '*When you and your pet will not have any cover*' section.
3. For defending **you** that **we** haven't agreed beforehand.
4. If **you**'re legally responsible only because of a contract **you** have entered into.
5. That result from an incident if **you** haven't followed instructions or advice given to **you** by the re-homing organisation or a qualified behaviourist about the behaviour of **your dog**.
6. If the incident happens in an area or place where dogs are specifically prohibited, unless **your dog** escapes and enters the area outside of **your** control.
7. If **you**'re deemed responsible under the laws of any country, other than the **UK** and members of the European Union.
8. For air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by **your dog**.

Boarding/minding fees

*In this section, '**you**' means **you** or a member of **your immediate family** that lives with **you**.*

What we'll pay

The cost of boarding **your pet** at a licensed boarding establishment or £30 a day towards the cost of someone looking after **your pet**, if **you**'re hospitalised during the **policy year** for 2 or more consecutive days.

We'll cover this:

- While **you**'re in hospital, and
- Once **you**'ve been discharged – for up to 14 days if **you**'re still unable to care for **your pet**

Up to the **maximum benefit** of £2,000 for all instances in the **policy year**.

When you need to claim

You need to claim within one year of **your** stay in hospital. **We** won't cover any claims received after this time.

What we need with your claim

The owner of the boarding establishment (if one has been used) must complete the relevant section(s) of the claim form.

We also need:

- The invoice from the boarding establishment or written confirmation from the person looking after **your pet**, showing the dates and daily cost of boarding.
- Confirmation of **your** hospitalisation by either:
  - Having **your** doctor/consultant complete the relevant sections of the claim form or
  - **Your** hospital discharge papers.

If your family is looking after your pet

We don't cover any costs if the person looking after **your pet** lives with **you** or is a member of **your** family, including **your** partner, siblings, grand/parents and grand/children.

When you're discharged from hospital

When **you**'re discharged from hospital, **we**'ll cover costs to care for **your pet** for up to 14 days if **you**:

- Need rehabilitation care in another facility, or
- Return **home**, but aren't able to care for **your pet**.

For both of the above, **we** may need confirmation from **your** doctor. **We**'ll let **you** know if **we** need this when **we** receive **your** claim.

The reason you went into hospital

We'll only provide cover if **you** went into hospital because **you** were injured or ill and:

- **You** weren't aware at the time **your pet**'s cover started that **you** would need to be hospitalised, and/or
- **You** hadn't been hospitalised for the illness or injury in the 6 months before **your pet**'s cover started.

We won't cover any costs if **your** stay in hospital was for any cosmetic procedures.

Holiday cancellation

This section applies for **holidays** taken by **you** and **your immediate family** in the **policy year**.

What we'll pay

If **you** need to cancel, cut short or delay **your** return from **your holiday** because **your pet**:

a) Has a serious and unexpected deterioration in his/her health and needs urgent **treatment** for **injury** or **illness**:
   - Up to 14 days before **you** leave
   - While **you** are on **holiday**

b) Was too unwell to travel with **you** due to **illness** or **injury**

c) Goes missing:
   - Up to 2 days before **you**'re due to leave and isn't found before **your** departure
   - While **you** are on **holiday**

We'll cover:

- Unused travel and accommodation costs that **you** can't recover
- Extra travel costs to get **you home**
- Up to £75 per day for up to 14 days, for accommodation if **you** can't return on **your** scheduled return date

Up to the **maximum benefit** of £2,000 for all holidays during the **policy year**.

When you need to claim

You need to claim within one year of the **holiday** being changed. **We** won't cover any claims received after this time.

What we need with your claim

- The booking invoice and cancellation invoice from the holiday sales organisation. The invoices must show the dates of the booking, **holiday** and **your** cancellation or return **home**, along with the total cost of the **holiday** and confirmation of any expenses **you** can't recover.
- Confirmation from a **vet** that **your pet** was too unwell to travel with **you** as planned or had to return **home** for **treatment**.
- *If **you** are claiming for extra travel costs or accommodation* – the receipts for **your** expenses.
- *If changes were made to **your holiday** because **your pet** went missing* – confirmation that **you** took the steps explained in '*If your pet goes missing*' in this section.

We don't cover any amount

1. Due to a **pre-existing condition**. **We** explain this in the '*Pre-existing conditions and exclusions*' section on page 8.
2. Due to an **illness**/**injury** that starts in the **waiting period**.
3. That can be claimed back from anywhere else.
4. For food for any person or pet.

If your pet goes missing

If **your pet** went missing in the 2 days prior to **your** scheduled departure	Before **you** cancel **your holiday**, **you** need to try and locate **your pet** and when **you** claim **you** need to send **us** confirmation: • If **your pet** was stolen, **you** must notify the police and get written confirmation of **your** report. **You** must do this prior to **your** departure or within 24 hours of finding **your pet** missing, whichever is less.

(continued)	• For all dogs, **you** must contact **your** local dog warden or council to confirm whether they have **your dog**. • For all pets, contact **your** microchip provider. If **your pet** isn't microchipped, **you** must contact at least one vet practice in the area where he/she was last seen.
If **your pet** went missing while on **holiday** with **you** outside the **UK**	**You** need to report the loss to the police or travel operator.

ABOUT YOUR POLICY

About you and your pet

We need correct details for **you** and **your pet** at all times. If anything changes or the information **we** have isn't accurate, **you** need to tell **us** as soon as possible. This is because it could affect **your pet**'s cover, **your** premium and/or whether **we** pay claims. This includes that **you**:

- Are the owner of **your pet**. If **you** aren't the owner, or ownership changes, **your pet**'s cover will stop immediately.
- And **your pet** live together at the same address in the **UK**. (Unless **you** are a serving member of the **UK** Armed Forces and live with **your pet** outside the **UK** with a British Forces Post Office (BFPO) address.)
- Check any new documents **we** send **you**, as these can have questions about **you** and **your pet** and **you** may need to contact **us**.
- Give **us** any information and documents **we** ask for to administer **your** policy/claim. This includes giving **us** permission to get information from any of **your pet**'s vets or therapists.

If there's a charge for this, **you** must pay the charge.

What you need to do for your pet

To make sure **you** get the full benefit of **our** cover for **your pet**, there are things that **you** need to do for him/her. If **you** don't, it could affect **your pet**'s cover and whether **we** pay any related claims.

You need to take all reasonable steps to:

- Give **your pet** a safe and secure environment to prevent **injury**, **illness**, theft or straying.
- Keep **your dog** controlled so that he/she doesn't cause **injury** to a person or animal and damage or destruction to any property.
- Take **your pet** to the **vet** when they are unwell or injured and arrange any **treatment** they need as soon as possible.

If **we** believe any of these haven't taken place, leading to avoidable costs, **we** won't pay these costs.

If **you** disagree **you** can contact **us** and **we** can arrange for an independent opinion from a suitable professional. **We**'ll pay for this, as long as **you** agree their opinion will be followed.

You also need to keep **your pet** healthy – this means **you** should:

- Follow **your vet**'s advice to reduce the risk of **injury**/**illness**. This includes making sure **your pet** has their routine treatments and vaccinations, including:
  For dogs – distemper, hepatitis, leptospirosis and parvovirus.
  For cats – feline infectious enteritis, feline leukaemia and cat flu.
- Take **your pet** to have their teeth checked by a **vet** at least once every 12 months, for example, as part of an annual health check. If **your vet** recommends any **treatment** during this check, it needs to take place within 6 months.
- Ensure **your pet**'s a healthy weight.

Cover at the start of your policy

If your pet has an injury or symptoms of an illness in the waiting period

The **waiting period** is a time at the very start of **your policy**, where **injuries** and **illnesses** aren't covered. If **your pet** has an **injury** or **symptoms** of an **illness** in the **waiting period**, **we** won't cover any related **treatment** even if this takes place after the **waiting period** ends.

For injury	If **your pet** has an **injury** in the first 48 hours of their first **policy year**, **we**'ll never cover any costs relating to that **injury**. This is whether **treatment** is needed in the first 48 hours or later on.
For illness	If **your pet** has **symptoms** of an **illness** in the first 14 days of their first **policy year**, **we**'ll never cover any costs relating to that **illness**. This is whether **treatment** is needed within the first 14 days or later on.

For illness (continued)	**We** also won't cover any **illness** with the same **symptoms** or diagnosis that develops in any part of **your pet**'s body. This could be: • Weeks, months or years later. • Even if **your vet** confirms the **illnesses** aren't directly related.

This only applies at the start of **your pet**'s first **policy year**. There are no **waiting periods** at each renewal.

If your pet isn't in your possession when the policy starts

If **your pet** isn't yet in **your** possession or is missing when **your** policy starts, cover for them doesn't begin and the **waiting period** doesn't start until **you** take possession or are reunited with **your pet**. **We** won't cover any incident, **injury** or **illness** that occurs before **you** take possession or are reunited.

Paying your premium

Your pet's only covered under this policy if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss one, **you** need to pay the outstanding amount within the time stated in the reminders **we** send **you**. If **you** don't, **we**'ll cancel **your** policy back to the last day **you**'ve paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.

Renewing your policy

Your policy covers **your pet** for 12 months, as long as **you** pay **your** premium. **You** need to renew the policy to continue **your** cover. **We**'ll contact **you** before **your** renewal date with full details of **your** premium, excesses and policy cover for the next **policy year**.

- *If **you** pay **your** premium by Direct Debit instalment* – **we**'ll renew **your** policy for **you** automatically. If **you** don't want to renew, **you** need to let **us** know before **your** renewal date.
- *If **you** pay by any other means* – if **you** want to renew, **you** need to contact **us** to arrange to pay **your** premium.

WHEN CAN CHANGES BE MADE TO YOUR POLICY

Changes when your policy renews

a) When **your** policy renews **we** can change the:
   - Premium,
   - Excesses that **you** pay, and/or
   - Terms and Conditions of **your** policy.

   We'll always tell **you** before **your** renewal date of any changes so **you** can decide if **your** policy still meets **your** needs.

b) *For dogs* – when **your** policy renews, **we** can limit or remove *Third party liability* cover based on a review of **your dog**'s behaviour. Some examples are, if **your dog**'s shown any aggression, had any incidents where a person or another animal has been injured or has any health conditions that can affect how he/she behaves.

Changes during the policy year

We'll only change **your pet**'s cover during the **policy year**, if:

- **You** change **your pet**'s cover.
- **You** didn't tell **us** about something when **we** previously asked.
- **You** gave **us** inaccurate information when previously asked, even if **you** thought it was accurate at the time.

***We** explain when **we** add or remove exclusions during the **policy year** in the 'Pre-existing Conditions and Exclusions' section on page 8.*

We'll only change **your** premium during the **policy year**, if:

- **You** change **your pet**'s cover.
- **We** find out **we** had inaccurate information about **your pet** that affects the premium.

We can also change the way **we** communicate with **you** if **you**'ve used inappropriate, aggressive or threatening language against a member of **our** staff. For example, **we** can refuse to speak with **you** over the telephone and only communicate in writing.

Any other changes will only be made when **your** policy renews.

If you want to change your pet's cover or excess

We offer:

- A range of lifetime plan limits from £1,000 to £10,000.
- A fixed excess of either £75 or £150.

*If **you** want to increase **your** cover or reduce **your** excess*:

- **You** can ask **us** at the renewal of **your** policy. **We**'ll let **you** know if **we** can offer the change once **we**'ve discussed **your pet**'s details with **you**.
- If **you** don't want to wait until renewal, **you** can take out a new policy with **us**. It's important **you**'re aware that any new policy will be completely separate. This means **we** won't cover any **illness** or **injury** that happens:
  a) Or shows **symptoms** before the new policy starts, and
  b) In the **waiting period** of the new policy.

*If **you** want a lower level of cover or the higher excess:*

You can do this at any time. There are also Time Limited plans available.

TRAVELLING WITH YOUR PET

Your pet's covered outside the **UK** in the **covered countries** for up to 90 days in each **policy year**, except for *Third party liability*, which only applies for dogs in the **UK**.

It's important **you** read the following information and follow the guidance provided. If **you** don't, it could affect whether **we** pay claims:

- When **your pet**'s travelling to and from the **UK** and the **covered countries**, **you** need to follow the conditions of the Pet Travel Scheme (PETS). This is a government system which allows people in the **UK** to take their pets to certain countries and bring them back again without the need for quarantine. Full details can be found on the **UK** government website www.gov.uk/taking-your-pet-abroad or **you** can call the Pet Travel Helpline on **03000 200 301**.
- It's important that **you** check the gov.uk website or contact **your vet** at least four months before travelling to get the latest advice.
- If **your pet** moves out of the **UK** to live in another country, **you** need to tell **us** as soon as possible. **Your** cover will stop on the day **your pet** leaves the **UK**.
- All claim forms and supporting documents must be written in English. **You**'ll need to pay for any translation and give **us** a copy, along with the original documents.
- Any claims costs will be paid in Pounds Sterling based on the mid-market exchange rates at the time the costs were incurred.

We won't cover any costs

- If **you** travel outside the **UK** with **your pet** when a **vet** has advised against it.
- If **you** took **your pet** to get **treatment** abroad.
- If any government or public authority puts restrictions on **your pet**.

OTHER INSURANCE AND LEGAL ASPECTS OF YOUR POLICY

Other insurance

If there's another insurance that **you** can make a claim with, **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them. **We** won't make any payment for any claim that results from an incident covered by any other insurance.

Law

Unless **we** agree otherwise, the laws of England and Wales apply to this insurance contract.

Legal rights against another person

If **you** have any legal rights against another person in relation to **your** claim, **we** can take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.

WHEN YOU AND YOUR PET WILL NOT HAVE ANY COVER

There isn't any cover under this policy if your:

a) **Pet** is less than 8 weeks old.

b) **Dog** is used for security, guarding, track racing or coursing.

c) **Dog** is required to be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.

d) **Dog** is, or is crossed with, any of the following breeds:

American Bully – any type	Bully Kutta	Cane Corso
Caucasian Shepherd Dog	Central Asian Shepherd Dog	Czechoslovakian Wolfdog
Dogo Argentino	Fila Brasileiro	Japanese Tosa
Kangal/Anatolian Shepherd Dog	Perro de Presa Canario	Pit Bull Terrier
Saarloos Wolfhound/ Wolfdog	Serbian defence dog	Spanish Alano
Vuccirisco	Any wolf hybrid	

Laws and regulations – all sections of your policy don't cover any amount:

- If **you** break the **UK** laws or regulations.
- If a government or another official body orders that **your pet** must be vaccinated against **illness** as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For this insurance, '*a mass vaccination programme*' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from **illness** or another risk.
- If **your pet**'s confiscated or destroyed by order of the government or public authorities.
- Incurred because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your pet**.
- Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.

Worrying livestock - all sections of your policy don't cover any amount as a result of your dog worrying livestock.

This is to chase or attack livestock on agricultural land, paths and roads in contravention of the Dogs (Protection of Livestock) Act 1953 or The Animals Act 1971 (including any further amendments to these Acts). For the purpose of this insurance, livestock includes (but is not limited to) pigs, poultry and/or any grazing animals such as cattle, sheep and horses.

War, risks and civil commotion – all sections of your policy don't cover any loss or damage caused by, or resulting from:

- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or Malicious Persons.

Nationalisation – all sections of your policy don't cover any loss or damage caused by, or resulting from:

Nationalisation, confiscation, requisition, seizure or destruction by the Government or any public authority.

Terrorism – all sections of your policy don't cover any loss or damage caused by, or resulting from:

- Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to such Act of Terrorism.
- Any action taken in controlling, preventing or suppressing any Act of Terrorism, or in any other way related to such Act of Terrorism.

  An act of terrorism (Terrorism) means, any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.

Radioactive contamination, Biological or Chemical Materials – all sections of your policy don't cover any loss or damage caused by, or resulting from:

- Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or any other nuclear assembly or nuclear component thereof.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
- The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event operating or contributing concurrently, independently or in any other sequence to cause the loss or damage.

Diseases that aren't covered by the policy - all sections of your policy don't cover any amount that results from:

- Any disease that is stated as a 'notifiable disease' by a **UK** government body or Act, such as the Animal Health Act 1981 or in an order made under the Animal Health Act 1981.
- A disease transmitted from animals to humans.

All sections of your policy don't cover any claim relating to any malicious act, deliberate injury or gross negligence caused by **you**, **your** employees, any member of **your** family or anyone **you**'ve left **your pet** in the care of.

FRAUD

Fraud increases the price **you** and all policyholders pay.

If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** that involves **your** dishonesty,

We can:

- Decline **your** claim,
- Void **your** policy,
- Inform the relevant authorities/other organisations and
- Record the details on anti-fraud databases.

If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void **your** policy' means:

- **We**'ll cancel **your** policy from the date the fraud occurred and there will be no cover from that date.
- **We** won't offer **you** any new pet or equine insurance policies that are underwritten by Allianz Insurance plc.
- If **you**'ve claimed, **you** must repay **us** any claim payments that **we**'ve made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent.
- If any other insurer asks if **you**'ve had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** don't, this can invalidate any insurance policy **you** hold with any insurer who asks.

CANCELLING YOUR POLICY

If you want to cancel	**You** can cancel **your** policy at any time with no fee. • If **you** cancel in the first 14 days: – Of **your** first policy year – **we**'ll refund any premium paid. – After **your** renewal date – **we**'ll refund any premium paid for cover after the renewal date. • If **you** cancel at any other time - **we**'ll refund the amount paid for cover after the cancellation date. **You** can find **our** contact details on the back of this booklet.
When we can cancel your policy	**We** can cancel **your** policy at any time if: • **You**'ve been dishonest or fraudulent in any dealings with **us**, • **Your vet** or a welfare organisation informs **us** that **you**'ve been negligent towards **your pet**, or • **You**'ve used inappropriate, aggressive or threatening language against a member of **our** staff. If this happens, **we**'ll cancel the policy from the date **we** received the relevant information or the inappropriate language was used. **We**'ll give **you** notice in writing either by email or letter to the address **you** gave **us** and refund any amount **you**'ve paid for cover after the cancellation date. **We** can also cancel **your** policy if **you** don't pay **your** premium. For details on this please read '*Paying your premium*' on page 23.
Cover after a policy's cancelled or a section is removed	a) If a section of cover is removed from **your** policy, all cover in that section stops on the date it's removed. b) If **your** policy is cancelled, all cover for **your pet** will stop on the date it's cancelled and no further claims will be paid. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** need to keep **your** policy active and pay **your** premiums.

MAKING A COMPLAINT

If **we** make a mistake **we**'ll try to put it right straight away. If **we** can't, **we**'ll confirm **we** have **your** complaint within five working days and do **our** best to resolve the problem, letting **you** know when an answer may be expected. If **we** haven't responded to all **your** issues within eight weeks, **we**'ll give **you** information about the Financial Ombudsman Service (FOS), which offers a free, independent complaints resolution service. If **you** have a complaint, please contact **our** Complaints Team at:

Email: complaints@petinsurance.saga.co.uk

Phone: **0330 102 2068**

Write to: Saga Pet Insurance
PO Box 283,
Sheffield,
HD8 1GE

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower,
London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: **0800 023 4567** or **0300 123 9123**

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

Using **our** complaints procedure or referral to the Financial Ombudsman Service doesn't affect **your** legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If Allianz Insurance plc is unable to meet its liabilities, **you** may be entitled to compensation under the FSCS. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

PRIVACY NOTICE SUMMARY – HOW WE USE PERSONAL INFORMATION

Allianz Insurance plc (we/our/us) is the data controller of any Personal Information given to us about you or other people (you/your) named on the policy schedule, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the Personal Information we hold about you;
- correct Personal Information you think is inaccurate or to update information you think is incomplete;
- have Personal Information deleted in certain circumstances;
- restrict the processing of your Personal Information, under certain circumstances;
- receive Personal Information in a portable format. This only applies to information you have provided to us;
- object to us processing your Personal Information, under certain circumstances;
- withdraw consent or update your marketing permissions at any time;
- make a complaint if you feel your Personal Information has been mishandled;
- obtain human intervention, express your point of view and contest an automated decision.

If you have any questions about how we use your Personal Information, view our Privacy Notice at www.allianz.co.uk/partner/privacy-saga.html. If you don't have access you can write to us as at: Data Rights, Allianz, PO box 5291, Worthing, BN11 9TD or via email at datarights@allianz.co.uk.

You can also contact our Data Protection Officer: Data Protection Officer, PO box 5291, Worthing, BN11 9TD or via email at dataprotectionofficer@allianz.co.uk.

HOW TO CONTACT US

By Telephone:	**0330 102 2068**
Online:	**www.pet.saga.co.uk/existing-customers**
Making a claim:	**www.saga.co.uk/pet-insurance/how-to-make-a-claim**
In writing:	Saga Pet Insurance PO Box 283, Sheffield, HD8 1GE

Saga Pet Insurance is arranged, underwritten, and administered by Allianz Insurance plc (Registered in England and Wales with company number 84638) Registered office: 15 Bishopsgate, London, EC2N 3AR. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.

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