

Accident Only Policy Terms and Conditions

YOU MUST READ THIS POLICY DOCUMENT AND THE CERTIFICATE OF INSURANCE WHICH FORM AN INTEGRAL PART OF THE POLICY

NCI Pet Insurance is a trading name of NCI Insurance Services Limited (Registered in England & Wales No 4741145). Registered Office: 4th Floor Clarendon House, Victoria Avenue, Harrogate, North Yorkshire HG1 1JD. NCI Pet Insurance policies are sold and administered by NCI Insurance Services Limited, an Appointed Representative of NCI Vehicle Rescue plc, which is authorised and regulated by the Financial Conduct Authority (Firm Reference 307654).

All sections of this insurance policy are underwritten by Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA, registered in England and Wales Number 613259. Covea is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – FCA Number 202277.

These are the Terms and Conditions of **your** 4Paws Pet Insurance policy. **We**, Covea Insurance plc, underwrite this policy and these Terms and Conditions give **you** details of what is covered, what is not covered and the limits and conditions that apply.

This policy is a contract between **you** and **us**.

The following elements form the contract of insurance between **you** and **us**. Please read them and keep them safe:

- The policy Terms and Conditions.
- **Your** Certificate of Insurance and statement of fact.
- The information contained in the 'Important Information' document which **we** provide to **you** when **you** take out or renew **your** policy.
- Any changes to this insurance policy contained in notices issued by **us** at renewal.

In return for **you** paying **your** premium, **we** will provide the cover shown on **your** Certificate of Insurance, subject to these Terms and Conditions.

Please refer to **your** Certificate of Insurance to confirm which sections of cover apply to **your** pet.

Please read Section C for General Conditions which apply to the whole policy.

Information and changes **we** need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy. Please read any assumptions carefully and confirm if they apply to **your** circumstances.

Please tell **us** immediately if any of the information provided by **you** changes after **you** purchase **your** policy, or if there are any changes to the information set out in **your** Certificate of Insurance at **your** renewal. **You** must also tell **us** immediately if any of the following changes take place:

- **You** change address.
- **You** change **your** bank details (if **you** pay monthly premiums).
- **You** move abroad permanently.
- **You** are going to be temporarily resident outside the **UK** for more than 6 months during the period of insurance.
- **Your** pet is used for security, guarding, track racing or coursing.
- **Your** pet is neutered or spayed.
- **Your** pet is micro chipped.
- Any changes in the health of **your** pet, regardless of whether or not **you** have made a claim on this policy.
- **You** sell **your** pet or transfer ownership of **your** pet to another person.
- **Your** pet is diagnosed with a behavioural illness.
- **Your** pet dies.

If **you** are in any doubt, please contact **us**.

When **we** are notified of a change, **we** will tell **you** if this affects **your** insurance, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **your** policy. If **you** do not inform **us** about a change it may affect any claim **you** make.

If the information provided by **you** is not complete and accurate **we** may:-

- Revise the premium; and/or
- Cancel **your** policy; and/or
- Refuse to pay a claim; and/or
- Exclude cover for a **pre-existing condition**.

Each renewal invitation is offered using the information **we** have at the time it was issued. **We** may revise or withdraw it if, before the date **your** renewal takes effect, any event occurs that gives rise to a claim, even if **we** are notified after **your** renewal date.

We recommend that **you** keep a record (including copies of letters) of all information supplied to **us** for future reference.

Your cancellation rights

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

If **you** wish to cancel during this 14 day period, **you** will be entitled to a full refund of the premium paid, providing there are no claims paid, reported or outstanding. If any claims have been made, reported or outstanding, **you** will not be entitled to a refund of the premium paid, in respect of the cancelled cover.

To cancel, please contact **01423 535 057** or write to NCI at the following address:

NCI Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD

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 'Cancelling this policy' section of this policy booklet.

In the event of a claim:

To make a claim **you** may either:

- Telephone **01423 535 057** or email petclaims@ncionline.co.uk and request a claim form to be sent to **you**; or
- Download a claim form from the website at: www.ncionline.co.uk/claim

You can send this in writing to: The Claims Department, NCI Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD.

Unless **you** are claiming for **veterinary fees**, **you** must let **us** know of any circumstances which are likely to lead to a claim. The claim form must be completed fully and truthfully and returned with documentation, evidence or other information that **we** may reasonably require in order to assess **your** claim.

Please ensure **you** follow the procedures set out in the relevant section under which **you** are claiming. Please make sure **your** claim form is fully completed by **you** and if **you** are claiming for **veterinary fees**, **your** Vet, as any incomplete claim forms will be returned to **you**.

Complaints

If **you** wish to complain about the service **we** have provided please contact **us** as shown in Section E. **We** will take steps to remedy the position, or where **you** remain dissatisfied details of the procedure to follow will be provided as detailed below in Section E.

Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – FCA Number 202277. **We** are registered as: Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

You may check this information and obtain further information about how the Financial Conduct Authority protects **you** by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

Telephone recording and call charges

Calls to 01- and 03- prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For **our** joint protection, telephone calls may be recorded and/or monitored.

Our Customer Services lines are open from 9am to 8pm Monday to Friday and 9am to 5pm on Saturdays (excluding public and bank holidays).

Our Pet Claims line is open from 8am to 6pm Monday to Friday and 10am to 6pm on Saturdays (excluding public and bank holidays)

(The Pet Emergency line is open 24/7, 365 days a year).

SECTION A:

THE MEANING OF WORDS IN THIS POLICY

If **we** explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions.

- 1. 12 months:**
365 days calculated from the **treatment date**.
- 2. Agreed countries:**
Any European Union member States and Territories which are included in the **Pet travel scheme (PETS)**.
- 3. Clinical sign(s):**
A change in **your pet's** normal healthy state, its bodily functions or behaviour.
- 4. Complementary therapist:**
A member of one of the following organisations, from **our** approved list of specialists:
 - Canine Hydrotherapy Association
 - McTimoney Chiropractic Association
 - International Association of Animal Therapists (**UK**)
- 5. Complementary treatment:**
The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an **injury**.
 - Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a veterinary practice.
 - Chiropractic manipulation carried out by a veterinary practice or a qualified animal chiropractor from **our** list of approved list of specialists who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (**UK**).
 - Hydrotherapy carried out:
 - i. In a pool which has full Canine Hydrotherapy Association membership, or
 - ii. By a veterinary practice, providing the hydrotherapy is carried out in a pool they own.
 - Osteopathy carried out by a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (**UK**) and on **our** list of approved specialists.
- 6. Condition:**
Means any **injury** that **your pet** may have suffered from.
- 7. Elective treatment or diagnostics:**
Any **treatment** or diagnostics **you** request, which the **Vet** confirms is not necessary.
- 8. Excess:**
The amount shown on **your** Certificate of Insurance. This is the first part of each unrelated claim and the amount **you** have to pay.
For **veterinary fees**, this will either be:
 - a) A fixed amount only. The fixed amount is the amount that **you** have to pay towards each **injury** that is not related to any other **injury**. This amount will be deducted from the first claim(s) for that **injury**.
 - b) A fixed amount and a percentage amount if **your pet** is 4 years old or over. The fixed amount will be deducted as explained in a) above. In addition, **you** must also pay a percentage of all **treatment** costs. The percentage is shown on **your** Certificate of Insurance. This will be deducted from all claims submitted and will be calculated on the amount left after the fixed amount has been deducted.
- 9. Family:**
Your husband, wife, civil partner, life partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

- 10. Home:**
The place in the **UK** where **you** usually live.
- 11. Incident(s):**
A specifically identifiable accident or **injury**. Recurring and/or chronic incidents shall be considered as one loss and/or **condition**. Such incidents being defined as:
 - a) clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which **your pet** has an ongoing predisposition or susceptibility or **injury** related in any way to the original claim; or
 - b) Incidents which are incurable and likely to continue for the remainder of **your pet's** life.
- 12. Injury:**
Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
- 13. Journey:**
Travel from **your home** to any of the **agreed countries** for a maximum of 45 days for all **journeys** in the **policy year**. This includes the duration of **your** holiday or business trip and any travel in and between **agreed countries** and return **journeys** to **your home**.
- 14. Market value:**
The price of an animal of the same age, breed, pedigree and sex at the time **you** purchased **your pet**.
- 15. Maximum benefit:**
The most **we** will pay as shown on the Certificate of Insurance for each section of cover. Once this limit has been reached, there will be no further coverage in respect of **veterinary fees** relating to the **injury**.
- 16. Passport:**
A **passport** issued under the terms of the **Pet travel scheme (PETS)**.
- 17. Pet travel scheme (PETS):**
A Government Scheme that allows people in the **UK** to take their pets abroad to specific countries and bring them back again into the United Kingdom without the need for quarantine, providing certain criteria have been met.
- 18. PETS certificate:**
A certificate issued under the terms of the **Pet travel scheme (PETS)**.
- 19. Policy year:**
The time during which **we** give cover as shown on **your** Certificate of Insurance.
- 20. Pre-existing condition:**
 - a) An **injury** that happened that first showed clinical signs before **your pet's** cover started, or
 - b) An **injury** that is the same as, or has the same diagnosis or clinical signs as an **injury** or clinical signs **your pet** had before its cover started, or
 - c) An **injury** that is caused by, relates to, or results from an **injury**, incident, or clinical signs **your pet** had before its cover started. No matter where the **injury** or clinical signs are noticed or happen in, or on, **your pet's** body. This is in addition to any exclusion(s) stated on **your** Certificate of Insurance.
- 21. Select breeds:**
African Crested Dog, African Hairless, Akita, American Eskimo Dog, Basset Hound, Bavarian Mountain Hound, Bernese Mountain Dog, Bloodhound, Boar Hounds, Boxer, Brittany, Bulldog (English), Bulldog (Toy), Bullmastiff, Canadian Eskimo Dog (Canadian Inuit), Catalan Sheepdog, Central Asian Shepherd Dog, Chow Chow, Cirneco Dell'Etna, Continental Landseer, Coonhound, Dachsbracke, Deerhound, Dobermann, Dogue De Bordeaux, Drentse Partridge Dog, French Bulldog, Great Dane, Greyhound, Hungarian Kuvasz, Alaskan Husky, Irish Wolfhound, Japanese Akita, Korthals Griffon, Landseer, Leonberger, Maremma Sheepdog, Mastiff, Neapolitan Mastiff, Newfoundland, Northern Inuit, Norwegian Lundehund, Pointing Wired Haired Griffon, Poodle (Miniature), Portuguese Warren Hound, Pug, Pyrenean Mastiff, Pyrenean Mountain Dog, Rottweiler, Schapendoes, Shar Pei, Siberian Husky, St. Bernard, Tibetan Mastiff, Egyptian Mau, Sphynx, Tonkinese.
- 22. Treatment:**
Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by a veterinary practice.
- 23. Treatment date:**
The date that **your pet** first received **treatment** for the **injury** being claimed.
- 24. UK:**
The United Kingdom, the Isle of Man and the Channel Islands.

25. **Vet:**
Registered Veterinary surgeon.
26. **Veterinary fees:**
The cost or expense of any **treatment** or amount vets in general or referral practices usually charge.
27. **Veterinary treatment:**
The cost of the following when required to treat an **injury**:
- Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a **Vet**, a veterinary nurse or another member of the veterinary practice under the supervision of a **Vet**, and
 - Any medication legally prescribed by a **Vet**. This includes physiotherapy and **treatment**, providing it is carried out by a veterinary practice.
28. **We, us, our, insurer:**
For all sections Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA, registered in England and Wales Number 613259, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – FCA Number 202277.
29. **You, your, the policyholder:**
The person named on the Certificate of Insurance.
30. **Your pet:**
The dog or cat named on the Certificate of Insurance.

SECTION B: INSURED EVENTS WE WILL COVER

This insurance provides the cover set out in the sections below.

Section 1A - Veterinary fees

Cover under this section applies in the **UK** and **agreed countries** only.

What we will pay

The cost of **veterinary fees** for the **veterinary treatment your pet** has received to treat an **injury**.

Each incident is covered for:

- 12 months, or
- Until **maximum benefit** is reached, whichever happens first, as long as **you** continue to pay the premium when due.

Cover for any ongoing incident will continue into a new **policy year** providing **you** renew **your** policy and continue to pay the premiums due.

What you pay

The **excess** shown on **your** Certificate of Insurance

What we will not pay

- More than the **maximum benefit** for an incident, as detailed on the Table of Benefits on **your** policy summary and certificate of insurance.
- More than the **maximum benefit** for the subsections of cover which are detailed on both the Table of Benefits, listed on both **your** policy summary and **your** certificate of insurance.
- The cost of any **treatment** as a result of an accident or **injury** in the first 24 hours of cover.
- The cost of any **treatment** for a **pre-existing condition**.
- The cost of any **treatment** for an illness.
- The cost of any **treatment your pet** receives more than **12 months** after the **treatment date**.
- The cost of any **treatment** for an **injury** if the clinical signs are the same as the clinical signs of an **injury** where **we** have already paid the cost of **treatment** for **12 months** or the **maximum benefit** has been reached.
- The cost of any medicines or materials prescribed or supplied to be used more than **12 months** after the **treatment date**.
- The cost of any **treatment** to prevent **injury**.
- The cost of any **elective treatment or diagnostics** including any complications that arise.
- The cost of killing and controlling fleas and the cost of improving general health.
- The cost of any food, (including food prescribed by a **Vet**) unless it is:
 - Liquid food, used for up to 5 days while **your pet** is hospitalised at a veterinary practice, providing the **Vet** confirms the use of the liquid food is essential to keep **your pet** alive.
- The cost of pheromone products, including DAP diffusers and Feliway, unless used as part of a structured behaviour modification programme, and the limited to a maximum period of 6 months.

- The cost of any vaccination, other than the cost of treating any complications that arise from this procedure.
- The cost of any **treatment** in connection with false pregnancy.
- The cost of any **treatment** in connection with breeding, pregnancy and giving birth.
- The cost of spaying (including spaying following a false pregnancy) or castration, unless the procedure is carried out when **your pet** is suffering from an **injury** and is essential to treat the **injury**.
- The cost of any **treatment** in connection with a retained testicle(s)
- The cost of treating any **injury** deliberately caused by **you** or anyone living with **you**.
- The costs of having **your pet**:
 - Put to sleep, including any veterinary consultations/visits or prescribed medications specifically needed to carry out the procedure, or
 - Cremated, buried or disposed of.
- The cost of a house call unless the **Vet** or **complementary therapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
- Extra costs for treating **your pet** outside usual surgery hours, unless the **Vet** or **complementary therapist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
- The cost of hospitalisation and any associated **treatment**, unless the **Vet** or **complementary therapist** confirms **your pet** must be hospitalised for essential **complementary treatment**, regardless of **your** personal circumstances.
- Costs resulting from an **injury** specified as excluded on **your** Certificate of Insurance or generally not covered within these Terms and Conditions.
- The cost of surgical items that can be used more than once.
- The cost of physiotherapy and **treatment** for a behavioural illness, unless this related to an **injury** and **treatment** is carried out by a registered veterinary practice.
- The cost of **treatment** for a behavioural illness, unless this was caused as a direct result of an insured incident occurring during the period of insurance.
- The cost of buying or hiring equipment or machinery or any form of housing, including cages.
- The cost of bathing, grooming or de-matting **your pet** unless:
 - You** have taken all reasonable steps to maintain **your pet's** health, and
 - A **Vet** confirms veterinary expertise is needed and therefore only a **Vet** or a member of a veterinary practice can carry out these activities, regardless of **your** personal circumstances.
- The cost of dental **treatment** unless **your pet** had a dental examination carried out by a **Vet** in the **12 months** before the clinical signs of the **injury** were first noted.
- The cost of dental **treatment** unless the **injury** is as a direct result of an accident.
- The cost of a post-mortem examination.
- The cost of transplant surgery, including any pre-operative and post-operative care.
- The cost of any prosthesis, including any **veterinary treatment** needed to fit the prosthesis, other than the cost of hip and/or elbow replacement(s).
- The cost of more than 10 sessions of hydrotherapy for each **injury**.
- The cost of any **complementary treatment** not detailed in Section A of **your** policy wording.

Special conditions apply to this section. Please see 'Special conditions that apply to Section 1A - Veterinary fees and Section 1B - Complementary treatment'. Full details regarding how and when to claim for Veterinary fees can be found in 'How and when to claim under Section 1A - Veterinary fees and Section 1B - Complementary treatment'.

Section 1B - Complementary treatment

Cover under this section applies in the **UK** and **agreed countries** only.

What we will pay

If recommended by the **Vet**, the cost of **complementary treatment to your pet** has received during the **policy year** to treat an **injury**.

What you pay

The **excess** shown on **your** certificate of insurance

What we will not pay

- More than the **maximum benefit** for the combined **treatment** costs of all injuries in the **policy year**.
- The cost of any **treatment** for a **pre-existing condition**.
- Any loss which starts in the first 24 hours of cover (not applicable to renewals).
- The cost of any **treatment** to prevent **injury**.
- The cost of any **elective treatment or diagnostics**, including any complications that arise.
- The cost of killing and controlling fleas and the cost of general health improvers.

7. The cost of any **treatment** in connection with breeding, pregnancy or giving birth.
8. The cost of any food, including food prescribed by a **Vet**.
9. The cost of more than 10 sessions of hydrotherapy for each **injury**.
10. The cost of any vaccination, other than the cost of treating any complications arising from this procedure.
11. The cost of treating any **injury** deliberately caused by **you** or anyone living with **you** or while on **your journey**, anyone travelling with **you**.
12. The cost of a house call unless the **Vet** or **complementary therapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
13. Extra costs for treating **your pet** outside usual surgery hours, unless the **Vet** or **complementary therapist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
14. The cost of hospitalisation and any associated **treatment**, unless the **Vet** or **complementary therapist** confirms **your pet** must be hospitalised for essential **complementary treatment**, regardless of **your** personal circumstances.
15. Costs resulting from an **injury** specified as excluded on **your** Certificate of Insurance or generally not covered within these Terms and Conditions.
16. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
17. The cost of bathing, grooming or de-matting **your pet** unless:
 - a) **You** have taken all reasonable steps to maintain **your pet's** health, and
 - b) The **Vet** or **complementary therapist** confirms veterinary expertise is needed and therefore only a **Vet**, a member of a veterinary practice or the **complementary therapist** can carry out these activities, regardless of **your** personal circumstances.
18. The cost of dental **treatment** unless **your pet** had a dental examination carried out by a **Vet** in the **12 months** before the clinical signs of the **injury** was first noted.

Special conditions that apply to Section 1A - Veterinary fees and Section 1B - Complementary treatment

1. The maximum amount **we** will pay for the cost of **treatment** or **complementary treatment** is the **maximum benefit** that applies on the date the **treatment** is carried out.
2. If the claim includes medication, these costs will be subject to the **maximum benefit** that applies on the date the medication will be used.
3. If **we** agree for a claim settlement to be paid directly to **your Vet** and **you** allow this, then if the **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 the insurance covers, what **we** will not pay for, how the amount **we** pay is calculated and if the premiums are paid to date.
4. If **we** receive a request to pay the claim settlement directly to a veterinary practice, **we** reserve the right to decline this request.
5. If the **veterinary fees** or the fees charged for **complementary treatment** are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from a **Vet** that **we** choose. If the **Vet** **we** choose does not agree with the **veterinary fees** charged **we** may decide to pay only the **veterinary fees** usually charged by a general or referral practice in a similar area.
6. If **we** consider the **veterinary treatment** or **complementary treatment** **your pet** receives may not be required or may be excessive when compared with the **treatment** that is normally recommended to treat the same **injury** by general or referral practices, **we** reserve the right to request a second opinion from a **Vet** that **we** choose. If the **Vet** **we** choose does not agree with the **veterinary treatment** or **complementary treatment** provided, **we** may decide to pay only the cost of the **veterinary treatment** or **complementary treatment** that was necessary to treat the **injury** or illness, as advised by the **Vet** from whom **we** have requested the second opinion.
7. **We** may refer **your pet's** case history to another **Vet** in **your** local area that **we** choose and pay for. If **we** request that **you** do so, **you** must arrange for **your pet** to be examined by this **Vet**.
8. If **you** decide to take **your pet** to a different **Vet** or **complementary therapist** for a second opinion because **you** are unhappy with the diagnosis or **treatment** provided, **you** must tell **us** before **you** arrange an appointment with the new **Vet** or **complementary therapist**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **Vet** or **complementary therapist** **we** choose. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** will not cover any costs relating to the second opinion.
9. It is **your** responsibility to ensure the veterinary practice or **complementary therapist** is paid within the required time frame. If an additional charge is added to the cost of **treatment** due to the late payment of fees, **we** will deduct this charge from the claim settlement.
10. If the veterinary practice or **complementary therapist** provides a discount for paying the cost of **treatment** within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

How to claim for Section 1A - Veterinary fees and Section 1B - Complementary treatment

Before **your pet** is treated, **you** must make sure that **your Vet** is prepared to fill in **our** claim form and provide invoices. For **complementary treatment** claims the **complementary therapist** must provide invoices and the **Vet** must complete the claim form. **You** must fill in a claim form and ask **your Vet** to fill in their part.

Please send us:

1. **Your** completed claim form,
2. The invoices showing the costs involved, and
3. For **veterinary fees** only, if the claim is for **treatment** in an agreed country, **you** must also provide the booking invoice for **your journey** or any other official documents which show the dates of **your journey**.

We will not pay for the cost of this information or the cost of the **Vet** completing the claim form.

When to claim

It is important **you** register **your** claim as soon as possible after the **treatment date**.

Special conditions that apply to this section

1. The maximum amount **we** will pay for the cost of **treatment** of each **injury** is the **maximum benefit** that applies on the **treatment date**.
2. The period of **12 months** and the **maximum benefit** will always start or be calculated from:
 - a) The **treatment date**, or
 - b) The date an **injury** with the same diagnosis or clinical signs was first noticed; no matter how many times the same **injury** or clinical signs are noticed or happen in or on, any part of **your pet's** body. Cover for any ongoing incident will continue into a new **policy year** providing **you** renew **your** policy and continue to pay the premiums due.
3. If a number of injuries, clinical signs are:
 - a) diagnosed as one **injury**, or
 - b) Caused by, relate to, or result from, another **injury**, clinical sign; one period of **12 months** or one **maximum benefit** will apply to the **treatment** received for all the injuries, clinical signs. In this case the period of **12 months** and the **maximum benefit** will start or be calculated from the first date in the **policy year**:
 - i. Any of the clinical signs or any of the injuries were noticed.
4. After **we** have paid the cost of **treatment** for **12 months** or the **maximum benefit** for an **injury** or **clinical sign(s)**, **we** will not pay the cost of any more **treatment** for:
 - a) The same **injury**,
 - b) The same **clinical sign(s)**,
 - c) An **injury** with the same diagnosis or **clinical sign(s)** as the **injury** or **clinical sign(s)** **we** have paid the limit for, or
 - d) An **injury** that is caused by, relates to, or results from, an **injury** or clinical sign that **we** have paid the limit for, no matter where the **injury** or **clinical sign(s)** are noticed or happen in, or on, **your pet's** body.

Section 2 - Death from Injury

Cover under this section applies in the **UK** only.

What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **Vet** during the **policy year** as a result of an **injury**. If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or the purchase price, whichever is less. If **you** did not pay for **your pet** **we** will pay the **market value**.

What we will not pay

1. More than the **maximum benefit**.
2. Any amount if the death results from an **injury** that happened before **your pet's** cover started.
3. Any amount if the death results from an **injury** specified as excluded on **your** Certificate of Insurance or generally not covered within these Terms and Conditions.
4. Any amount if the death is as a result of breeding, pregnancy, giving birth or aggression.
5. Any amount unless the death results from an **injury** that could not be treated and **your Vet** confirms it was not humane to keep **your pet** alive because it was suffering.
6. Any amount if the main cause of death results from an illness which is not directly related to an **injury**.
7. Any loss which starts in the first 24 hours of cover (not applicable to renewals)

How to claim for Section 2 - Death from Injury

Please send us:

1. The death certificate from **your Vet**,
2. The receipt from when **you** bought **your pet**,

3. If **your pet** is a pedigree, the original pedigree certificate, and
4. **Your** completed claim form.

Please note **we** will not pay for the cost of this information or the cost of the **Vet** completing the claim form.

Section 3 - Third Party Liability

This section only applies to dogs.

Cover under this section applies in the **UK** only.

What we will pay

We will indemnify **you** against all sums which **you** become legally liable to pay as damages and claimants costs and expenses arising out of accidental bodily **injury** (fatal or non-fatal) or accidental damage to property not owned by **you** or in **your** custody or control caused by **your** dog while within the **UK** and happening during the **policy year**. **Our** limit of liability for all sums payable under this section in respect of will not exceed in the aggregate the **maximum benefit** as shown on **your** certificate of insurance.

What we will not pay

1. The **excess** which is £250 per incident.
2. Liability assumed by **you** under any agreement which imposes a liability on **you** which **you** would not be under in the absence of such an agreement.
3. Liability arising as a result of any deliberate act, wilful default or neglect by **you** or members of **your family**.
4. Liability arising as a result of any person handling **your** dog without **your** consent.
5. The cost of fines, penalties and punitive, exemplary, aggravated, liquidated and multiple damages.
6. Any claim or other proceedings against **you** or **your family** first lodged in a court of law outside the United Kingdom.
7. Loss or damage to property in the ownership, custody or control of **you** or members of **your family** or household or any person employed by members of **your** household.
8. Bodily **injury** to **you** or a member of **your family** or persons permanently residing with **you**.
9. Bodily **injury** to any person who is under a contract of service or apprenticeship with **you** when such bodily **injury** arises out of and in the course of employment by **you**.
10. Liability insured under any other insurance policy, (such as **your** Household insurance policy), that covers the same loss, unless such insurance cover has been exhausted.
11. Any claim arising from loss or destruction of, or damage to, any property, or bodily **injury** to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident, which occurs in its entirety at a specific time and place during the **policy year** provided that:
 - a) All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident 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 **policy year** shall not exceed in the aggregate the **maximum benefit** stated in **your** certificate of insurance.
12. Liability arising at **your** work place.
13. Any claim resulting from an incident outside the **UK**.
14. Any claim or any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America.
15. Any claim resulting from an incident if **you** have not followed instructions or advice given to **you** by previous owners or the rehoming organisation about the behaviour of **your pet**.
16. Any claim if **your pet** is kept or lives on premises which sell alcohol, unless there is no access from the residential premises to the business premises.
17. Any claim if **your pet** is with someone being paid to look after them.

Special conditions that apply to this section

1. **You** shall not admit or accept liability, negotiate or make any payment or promise of payment without **our** written consent.
2. **You** will give notice to **us** as soon as reasonably practicable of any circumstance or occurrence which may give rise to a claim under this policy.
3. **You** are required to provide **us** with all the information that **we** may reasonably require.
4. **We** shall be entitled if **we** so desire to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** benefit any claim for damages or otherwise.
5. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy,

but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

6.

How to Claim:

Please send **us**:

1. **Your** completed claim form, and
2. All correspondence, writs, summons or any other legal documents. **You** must not have answered any of these documents.

Please note **we** will not pay for the cost of this information.

SECTION C: GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY

The following conditions apply to the whole policy cover in addition to all the conditions specified under each relevant Section of cover.

1. If **treatment** for any incident is ongoing at the renewal date, cover for that incident will continue into the new **policy year** providing **you** renew the policy and continue to pay the premium when due.
2. In the event that **you** choose not to renew **your pet** insurance policy, all cover and benefits will cease on the date **your** policy lapsed and no claim will be paid in respect of **treatment** after this date.
3. Throughout the **policy year** **you** must take all reasonable steps to maintain **your pet's** health and to prevent **injury** and loss.
4. **You** must arrange and pay for **your pet** to have a yearly dental examination and any **treatment** normally recommended by a **Vet** to prevent an **injury**. Any **treatment** recommended as a result of the dental examination must be carried out as soon as possible.
5. **You** must keep **your pet** vaccinated against the following: Dogs - Distemper, hepatitis, leptospirosis, parainfluenza and parvovirus. Cats - Feline infectious enteritis, feline leukaemia and cat flu. If **you** do not keep **your pet** vaccinated, **we** will not pay any claims that result from any of the above vaccinations not being undertaken.
6. **You** must arrange for a **Vet** to examine and treat **your pet** as soon as possible after it shows clinical signs of an **injury**, and follow any advice they give. If **you** do not follow the **Vet's** advice **we** will not pay any claims relating to that **injury**.
7. **You** and **your pet** must live in **UK**.
8. In order for **us** to be able to assess **your** claim, **we** reserve the right to request additional relevant information or records from **your** current or any other **Vet** that has treated **your pet**. **We** will only ask for information which is relevant to the details and circumstances of the claim and previous medical history. If the **Vet** charges **you** for this information **you** will have to pay.
9. If there is any other insurance under which **you** are entitled to make a claim, if the claim is payable **we** will only pay **our** share of the claim. **You** must tell **us** the name and address of the other insurance company and **your** policy number with them and any other information **we** may require. This condition does not apply to Section 3.
10. If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.
11. When **we** offer further periods of insurance **we** may change the premium and the policy Terms and Conditions.
12. **Your pet** is only covered under this policy if **you** pay the premium. When **we** settle **your** claim, **we** will deduct any unpaid premiums from the claim or any other amount due to **us**.
13. **You** agree that any **Vet** has **your** permission to release any relevant information **we** ask for about **your pet** in relation to **your** claim. If the **Vet** makes a charge for this, **you** must pay the charge.
14. **We** will not guarantee on the phone if **we** will pay a claim. **You** must send **us** a claim form that has been fully completed and **we** will then write to **you** with **our** decision.
15. When **you** make a claim **you** agree to give **us** any information **we** may reasonably ask for, in support of **your** claim.
16. The law of England and Wales will apply to this contract.
17. The language of the policy and all communications relating to it will be in English, unless **we** otherwise agree in writing.
18. **You** agree to pay translation costs for any documentation not written in English.

Fraud

Fraud increases **your** premium and the premiums of all policyholders. If **you**:

- Provide **us** with false information in relation to a claim.
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We will not pay **your** claim and **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

Monthly payments

If **you** are paying the premium using a monthly credit facility, **you** must make the regular monthly payments as required in the credit agreement. If **you** do not do this **we** may cancel this insurance as set out in the 'Cancelling this policy' section of this policy booklet.

Cancelling this policy

Your right to cancel

Following the expiry of **your** 14 day statutory cooling off period, **you** continue to have the right to cancel **your** policy at any time during its term.

If **you** do so, **you** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided such cover and provided there have been no claims paid, reported or outstanding. If **you** have made a claim, **you** will not be entitled to a refund of the premium paid, in respect of the cancelled cover.

To cancel please contact **01423 535 057** or write to the following address:

NCI Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD

Our right to cancel

We (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy where there is a valid reason for doing so, by sending at least 7 days' written notice to **your** last known postal and/or e-mail address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non-payment of premium (including non-payment of instalments under a monthly credit facility). If premiums are not paid when due, **we** will initially contact **you**, advising that **your** policy premiums have fallen into arrears. **We** will then write to **you**, requesting payment by a specific date. If **we** receive payment by the date set out in the letter **we** will take no further action. If **we** do not receive payment by this date **we** will cancel the policy on the cancellation date shown on the letter. If **you** miss an instalment payment, **you** must pay the outstanding amount within 14 days of the date detailed on the letter. If **we** do not receive **your** payment within 14 days from this date, **your** insurance will automatically stop and **we** will make no further claim payments.
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask. See the 'Information and changes **we** need to know about' section in this policy booklet.

If **we** cancel the policy under this section, and there have been no claims paid, reported or outstanding, **you** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided such cover, unless the reason for cancellation is fraud and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Important Note: The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a **policyholder** to provide complete and accurate information requested by an **insurer** allows the **insurer** to cancel the policy, sometimes back to its start date and to keep any premiums paid.

Where **our** investigations provide evidence of fraud or a serious non-disclosure **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **your** policy is cancelled or comes to an end for any other reason all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid.

Customers with disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact Customer Services on **01423 535 057** (between 9am and 8pm weekdays and 9am and 5pm on Saturdays, excluding public and bank holidays) or alternatively write to: NCI Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD

SECTION D: GENERAL EXCLUSIONS

The following exclusions apply to all sections of the policy in addition to the exclusions, limitations and conditions detailed under each relevant Section of Cover:

1. Any amount or expense resulting from a **pre-existing condition** where before the start of this insurance, in **our** reasonable opinion, the insured was aware, or should have been aware, that a claim was likely to be made.
2. Costs arising from preventative and **elective treatment or diagnostics**, routine examinations, vaccination, spaying, castration, pregnancy or giving birth.
3. Any pet less than 6 weeks old.
4. At the start of **your** policy, any dog over the age of 8 and any cat over the age of 10. (This is not applicable for renewals).
5. Dogs used for security, guarding, track racing or coursing.
6. Any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid.
7. Any amount if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
8. Any amount if **your pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
9. Any costs incurred because the Department for Environment, Food and Rural Affairs (DEFRA) have put restrictions on **your pet**.
10. Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
11. Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
12. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
13. Any amount resulting from a disease transmitted from animals to humans.
14. Any amount **you** recover from any other insurance or amounts that can be recovered from anywhere else.
15. Any amount not supported with receipts or other proof of payment requested by **us**.

SECTION E: IN THE EVENT OF A COMPLAINT

Complaints procedure

Our promise of service

Our goal is to give excellent service to all customers but **we** realise that things do go wrong occasionally. **We** take all complaints very seriously and aim to resolve all **our** customer's problems promptly. To ensure the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service we offer.

What will happen if you complain?

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance we would encourage **you** to seek resolution. **You** should first phone Customer Services on **01423 535 057**.

Or write to:

The Complaints Manager
NCI Pet Insurance
4th Floor
Clarendon House
Victoria Avenue
Harrogate
HG1 1JD

Email: complaints@ncionline.co.uk

We will confirm receipt of **your** complaint by telephone or email by the next working day, and do **our** best to resolve the problem within 3 working days from the date we receive **your** complaint.

If **we** are unable to resolve **your** complaint within 3 working days, **we** will send you a communication, either verbally, by email or in the post (depending on the method of communication **you** prefer) explaining why **we** have been unable to resolve **your** complaint, and the steps **we** intend to take to resolve the issue as rapidly as possible.

We aim to conclude **our** enquiries and provide a Final Response Letter to **you** within 8 weeks from the date **your** complaint was received. **We** will keep **you** regularly informed of **our** progress towards resolving **your** complaint, and may need to contact **you** during this time to request or verify information relating to **your** complaint.

Financial Ombudsman Service (FOS)

If the differences between **us** remain unresolved, or **you** have not received a Final Response Letter from **us** within 8 weeks from the date **your** complaint was received, **you** may refer **your** complaint to the FOS. **You** can ask the FOS to review **your** complaint if for any reason **you** are still dissatisfied with our Final Response, or if a Final Response Letter has not been issued within 8 weeks from the date of **your** complaint.

Details for contacting the FOS are:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Tel: 0800 023 4567 from a landline or 0300 123 9123 from a mobile

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

Website: www.financial-ombudsman.org.uk

Please note that **you** have six months from the date **you** receive our Final Response Letter in which to refer **your** complaint to the FOS. The FOS is an independent body that arbitrates on complaints about general insurance products.

The FOS will only consider complaints after **we** have issued a Final Response, or if a Final Response Letter has not been issued to **you** within 8 weeks from the date of **your** complaint. Following this procedure will not affect **your** legal rights.

Please quote **your** policy number in any communication.

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.

Further information about the scheme arrangements is available from the FSCS website www.fscs.org.uk, or write to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.