

Underwritten by Covea insurance plc, for Third Party Liability by Ageas Insurance Limited and Provided by Covea Insurance plc

## Introduction

RSPCA Pet Insurance, Accident only cover is a product that is suitable for cat and dog owners who wish to protect only against the cost of treatment for injury to their pet following an accident, as no cover is provided for illness.

This product offers cover for the cost of veterinary treatment for up to 12 months if your pet is injured as a result of an accident. In addition farewell cover and third party liability cover (dogs only) is provided.

This is an annual policy and the policy must be renewed for the cover to continue. You can claim for the cost of treatment that is covered by this policy for each injury until the veterinary fee limit is reached or until the 12 months' time limit is reached, whichever is first. If we offer and you accept our renewal invitation, covered treatment payments can continue to be paid until either the maximum financial limit or 12 months' time limit is reached.

You need to be aware that the policy wording is subject to certain exclusions and conditions. It is therefore essential that you read and fully understand what is covered. In particular please refer to the following sections to help you understand the cover provided:

- What is Covered
- What is Not Covered
- Policy Conditions and Policy Limitations.

Your Policy Wording should be read in conjunction with your Insurance Schedule and Proposal Confirmation document as together they form the basis of your insurance contract.

For simplicity, we use keywords or phrases which are shown in **Meaning of Words** section and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown in **bold**.

## Customer Information

### Registration and Regulatory Information

RSPCA Pet Insurance is a trading name of Covea Insurance plc.

RSPCA Pet Insurance is administered by Covea Insurance plc and underwritten by Covea Insurance plc and for Third Party Liability only by Ageas Insurance Limited. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It appears on the Financial Services Register under number 202277. Registered Office Address: Norman Place, Reading, Berkshire RG1 8DA. No. 613259

The RSPCA is an Introducer Appointed Representative of Covea Insurance plc.

Ageas Insurance Ltd, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

### Complaints Procedure

We are committed to giving you a first class service at all times and will make every effort to meet the high standards we have set. If you feel we have not attained the standard of service you would expect or you are dissatisfied in any other way, then this is the procedure that you should follow:

Initiating Your Complaint

You should contact us at RSPCA Pet Insurance for all sections apart from Third Party Liability by emailing Claims: [claims@respca-petinsurance.com](mailto:claims@respca-petinsurance.com) or Policies: [help@respca-petinsurance.com](mailto:help@respca-petinsurance.com), by calling us on 0330 134 8576 or in writing to: RSPCA FreePost PetAdmin

For complaints about a claim under Third Party Liability please contact:  
Phone: 0345 415 0495

Email: [commercialclaims.eastleighteam@ageas.co.uk](mailto:commercialclaims.eastleighteam@ageas.co.uk)

Write: Commercial Claims Team, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

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

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 Financial Ombudsman Service. You can ask the Financial Ombudsman Service 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 Financial Ombudsman Service 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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://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 Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service 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.

Or alternatively, you can use the Online Dispute Resolution platform (ODR) by visiting the page <http://ec.europa.eu/consumers/odr>. However this service will refer your complaint onto the Financial Ombudsman Service, so you may wish to contact them directly.

### Financial Services Compensation Scheme

Covea Insurance plc and Ageas Insurance Limited are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme, if you reside in the UK, if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

### Customer Information

Should you have any questions about your policy or wish to make any changes please call our Customer service team on 0330 134 8576.

## Claims

We aim to provide a fast and efficient claim service. To help please tell us about any claim, or possible claim, as soon as possible by calling the claims helpline on **0330 134 8576** for all claims apart from under section 3, Third Party Liability when you call **0345 415 0495**.

### Claims Conditions

#### 1. What you must pay towards a claim.

##### Section 1 - Veterinary fees

For each **injury** arising during the **period of insurance**:

Pets under 7 years at the date of **treatment** - The first £100 for each **injury** treated

Pets over 7 years at the date of **treatment** - The first £100 plus 10% of the remaining cost of **treatment** per **injury**

**Section 3 - Third party liability** - the first £250 of any property damage claim.

2. Within 30 days of notifying us, you must supply details of the claim in writing together with any supporting information, which we may require.

3. We do not pay for certificates, photographs or receipts required as part of the claim.

4. Please make sure that you read the **Policy Conditions** and **Policy Exclusions**.

### Section 1 Veterinary Fees

Before your pet is treated check that your vet is willing to complete the claim form and supply us with the supporting invoices and veterinary history.

The claim form and invoices must be returned to us promptly. Failure to notify us promptly may result in a reduced settlement being paid. Please make sure that the form is signed by both you and your vet.

If you ask us to pay your vet, you must settle with your vet the part of the claim for which you are responsible. If you are unsure of the amount please call the claims helpline on **0330 134 8576**.

### Section 2 Farewell Cover

You will need to send us a death certificate from your vet with the supporting invoices.

### Section 3 Third party liability

Should you need to make a claim please contact:

Phone: **0345 415 0495**

Email: **commercialclaims.eastleighteam@ageas.co.uk**

Write: **Commercial Claims Team, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA**

You must notify us as soon as possible after an event has arisen that may give rise to a claim or you become aware there is a claim against you.

You must not admit or accept liability, negotiate or make a payment or promise of payment to any person without our written consent. Do not respond to any letters from people who are looking to claim against you or people acting on their behalf, you should forward them unanswered to our claims team.

You are required to provide us with any information which we may reasonably require in order to assess or defend the claim against you.

We will have the sole conduct and control of any claim and the associated legal proceedings including the right to prosecute in your name for our benefit, for any claim, damages or liability.

Do not incur any legal costs relating to a claim under this section - where appropriate we will arrange for legal representation.

## Meaning of Words

### Clinical diet

A clinically formulated diet prescribed by your vet as part of your pet's treatment for a specific illness or condition.

### Clinical signs

Changes in your pet's normal health state, its bodily functions or behaviour.

### Condition

All clinical signs of injury, illness or disease, including related conditions.

### Illness

Changes in your pet's normal healthy state, sickness or disease, emotional or mental disorders.

### Injury

Damages to one or more parts of your pet's body as a result of one accidental cause.

### Insurance Schedule

The schedule, which includes any endorsement that applies to this Policy Wording in your name as the insured and giving the details of your pet.

### Maximum benefit

The most that we will pay out under each section of your insurance.

### Period of insurance

The time for which we provide cover as set out in the Insurance Schedule and for which we have accepted the premium.

### Pet

The cat or dog named in the Insurance Schedule.

### Pre-existing medical condition

Any condition, or complication directly resulting from or relating to that condition that has been identified or investigated by a vet or that has the same diagnosis, clinical signs or symptoms as a condition known to you prior to the start of this insurance, regardless of the areas affected in or on your pet's body.

### Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a veterinary practice or a member of a professional organisation acting under their direction.

### United Kingdom

England, Scotland, Wales and Northern Ireland.

### Vet

A qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in clinical practice.

### Veterinary Fees

The costs incurred for treatment of your pet by a vet for any condition, injury and/or illness.

### Working Dogs

Your dog will be insured provided that it is not be used for breeding, racing, guarding, personal protection or search and rescue.

### We, us, our

Covea Insurance plc in relation to all sections apart from section 3, Third Party Liability when it means Ageas Insurance Limited

### You, your

Person or persons named as the policyholder in the Insurance Schedule.

# Accident Only Pet Insurance - Policy Wording

## Policy Conditions

### 1. Amendments

**You** must tell **us** as soon as **you** are aware of any information about **you** or **your pet** which has changed.

### 2. Cancellations

**Your** right to cancel

**You** are free to cancel this policy at any time by email [help@rspca-petinsurance.com](mailto:help@rspca-petinsurance.com) by telephoning **us** on 0330 134 8576 or by writing to **us** at **RSPCA FREEPOST PetAdmin**.

If **you** decide that for any reason, this policy does not meet **your** insurance needs, then please tell **us** in writing or call **us** on 0330 134 8576 within 14 days of issue. On the condition that no claims have been made or are pending, **we** will then refund your premium in full.

Thereafter, **you** may terminate this insurance at any time by sending **us** written notice. If **you** cancel the policy prior to the renewal date and have paid an annual premium, **you** will receive a pro rata return of premium provided that no claim has been made during the current **period of insurance**. If **you** are paying by monthly instalments no refund of premium is given.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance** a premium refund may not be given or if **you** are paying **your** premium by monthly instalments **you** may be required to continue with these until the premium is paid in full.

In the event of the policy being cancelled following the death of the **pet** insured, the outstanding balance of the yearly premium due may be deducted from any claim settlement made.

**Our** right to cancel

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** known address. Valid reasons may include, but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full **you** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### 3. Your Information and Changes in Circumstances

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in **your** application and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Examples of these are:

- A change to **your** address;
- If **your pet's** date of birth is incorrect;
- If **you** are no longer the owner of the **pet**.

### 4. Contracts (Rights of Third Party) Act 1999

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but does not affect any right or remedy of a third party which exists or is available apart from that Act.

### 5. Data Sharing

Under the terms of the Memorandum of Understanding in respect of information sharing between the Police Service and the insurance industry, **we** will ask for **your** consent that personal data can be shared with the relevant Police Constabulary to assist in the validation of **your** claim. Failure to give **your** consent may prejudice **your** claim.

### 6. Dealings with Your Vet

If a **vet** who is about to treat, or has treated **your pet**, requests information about **your** policy that relates to a claim or potential claim, **we** will tell the **vet** details of **your** cover, basis of **our** claims settlements and whether all premiums are paid to date.

**You** agree that any **vet** that has treated **your pet** has **your** permission to release any information that **we** might request concerning **your** insurance. Any charge for the release of this information will be **your** responsibility.

### 7. False or Fraudulent Claims

If any claim made under this policy by **you** or anyone acting on behalf of **you** is fraudulent or intentionally exaggerated or if any false declaration or statement shall be made in support thereof, all benefit under this policy shall be forfeited.

**We** will, at **our** discretion, terminate the policy from the date of claim, or alleged claim, or **we** will not pay the claim if a:

- claim **you** have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
- false declaration or statement is made in support of a claim.

In such circumstances, **we** will be entitled to retain the premium paid by **you** and to demand the return of any sums paid in respect of the claim.

### 8. Missed Instalment Premiums

**You** must pay the premium for **your pet** to be insured. If **you** miss a monthly instalment, **you** will have to pay the balance of the yearly premium immediately. If the balance is not received within 10 days of the missed instalment, **we** may cancel **your** cover.

The full amount of any monthly instalment payments **you** should have paid, that **we** have not received at the date **we** settle a claim, may be deducted from any claim amount **we** pay to **you**.

### 9. Other Insurances

If you make a claim under **Section 1 – veterinary fees** of this policy, and there is any other insurance covering the same event under which **you** are entitled to payments, **we** will only pay **our** proportion of the claim. If **you** make a claim under **Section 3 - Third party liability**, **we** will not pay any compensation, costs or expenses if **you** are insured under any other liability policy, including **your** household insurance, unless the cover has been exhausted.

### 10. Renewal Terms

When **we** offer a further **period of insurance** **we** will be entitled to change the premiums, excess and conditions or to apply exclusions due to the claims history of **your pet**.

### 11. Subrogation

If **you** have any legal rights against any other party in respect of **your** claim, **we** will be entitled to take legal action against them in **your** name but at **our** expense. **You** must assist **us** by providing any documents that **we** might reasonably request.

### 12. Transferring Your Interest in the Policy

**You** must be the owner of the **pet**. **Your** cover will cease immediately if **your pet** is sold.

### 13. Vaccinations & care

To the best of **your** knowledge and belief at the start of this insurance, **your pet** is in good health and free from any **injury, illness or condition** unless this has been disclosed by **you** and accepted by **us**.

If **you** do not keep **your pet** vaccinated according to **your vet's** advice **we** will not pay any claims that result from any **illness** that it should have been vaccinated against. (Dogs: distemper, hepatitis, leptospirosis and parvovirus. Cats: feline infectious enteritis, feline leukaemia and cat flu).

During the **period of insurance** **you** must take care of **your pet**, which includes arranging and paying for any **treatment** normally recommended by **your vet** to prevent or reduce the risk of **illness or injury**, including routine dentistry.

# Accident Only Pet Insurance - Policy Wording

## Policy Limitations

### 1. Age of your pet

We will not pay claims for any **pet** being under 8 weeks of age.

### 2. Excluded breeds

We will not pay any claims for a dog that is an African Wild Dog, American Bulldog, American Indian Dog, American Pit Bull Terrier, American Rottweiler, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar-Pei Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred with any of these breeds. We will also not pay claims for any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

### 3. Excluded risks

We will not pay claims under any section excluded on the **Insurance Schedule**.

### 4. Notifiable diseases

We will not pay claims due to:

- Rabies.
- Avian Influenza or any derivation or variant thereof.

### 5. Radioactive contamination

We will not pay claims for any loss due to Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or explosive nuclear component of such assembly.

### 6. Territorial limits

We will not pay claims for any incident occurring or treatment outside the United Kingdom.

### 7. Terrorism

We will not pay claims for any loss or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism in any way thereto. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

### 8. The use of your pet

We will not pay claims for any **pet** being used for breeding purposes and dogs used for guarding, racing, personal protection or search and rescue purposes. We will also not pay claims for any dogs being used as working dogs or gun dogs.

### 9. War risks

We will not pay claims arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

## Cover Levels

| Veterinary Fees       |                                                                                                                                  | Maximum Benefit                           |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Section 1             | <b>Veterinary Fees</b><br><b>Including:</b> <ul style="list-style-type: none"><li>• Dental treatment (due to accident)</li></ul> | £2,500 for each <b>injury</b><br><br>£500 |
| Other Benefits        |                                                                                                                                  | Maximum Benefit                           |
| Section 2             | Farewell cover                                                                                                                   | £150                                      |
| Third Party Liability |                                                                                                                                  | Maximum Benefit                           |
| Section 3             | Third party liability (dogs only)                                                                                                | £1,000,000 (per event)                    |

# Accident Only Pet Insurance - Policy Wording

## Policy Cover

### Veterinary Fees Benefits

| What is covered                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | What is not covered                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Section 1 - Veterinary fees</b></p> <p>The cost of <b>treatment</b> of <b>your pet</b> by a <b>vet</b> up to the <b>maximum benefit</b> for each identifiable <b>injury</b> resulting from an <b>accident</b>.</p> <p>The <b>injury</b> will become excluded when the <b>maximum benefit</b> or the 12 months' time limit is reached, whichever is first.</p> <p>The policy must be renewed for the cover to continue. If <b>we</b> offer and <b>you</b> accept <b>our</b> renewal invitation, covered <b>treatment</b> payments can continue to be paid until the <b>maximum benefit</b> is reached.</p> | <ol style="list-style-type: none"><li>1. More than the <b>maximum benefit</b> for the treatment costs of any <b>injury</b>.</li><li>2. The cost of <b>treatment</b> of any <b>injury</b> more than 12 months after the first <b>treatment</b> date.</li><li>3. Costs resulting from a <b>pre-existing medical condition</b>.</li><li>4. Treatment costs for an <b>injury</b> resulting from an <b>accident</b>, that occurred before cover for <b>your pet</b> started, or occurring in the first 48 hours of the start of cover for <b>your pet</b>.</li><li>5. Cost resulting from treatment <b>your vet</b> recommends to prevent an <b>illness</b> or <b>injury</b>.</li><li>6. Cost resulting from dentistry that is not related to an <b>injury</b>.</li><li>7. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed treatment.</li><li>8. Any treatment for a behavioural problem.</li><li>9. Costs for a <b>clinical diet</b>.</li><li>10. Costs of and resulting from vaccinations, spaying, castration, including castration for retained testicle(s), false pregnancy and pregnancy or giving birth.</li><li>11. Costs resulting from routine blood and urine tests (including those carried out prior to general anaesthesia or sedation).</li><li>12. Any complementary treatments, including but not limited to: physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, and chiropractic treatment.</li><li>13. Cost of house calls unless the <b>vet</b> confirms that moving <b>your pet</b> would damage its health.</li><li>14. Costs of hospitalisation and any associated <b>treatment</b> unless a <b>vet</b> confirms <b>your pet</b> must be hospitalised for essential <b>treatment</b>, regardless of <b>your</b> personal circumstances.</li><li>15. The cost of the emergency transportation of <b>your pet</b> to the <b>vet's</b> surgery, unless the <b>vet</b> confirms that this is necessary.</li><li>16. Extra costs of treating <b>your pet</b> outside normal surgery hours unless the <b>vet</b> considers an emergency consultation is necessary.</li><li>17. Costs that result from an <b>injury</b> specifically excluded on the <b>Insurance Schedule</b>.</li><li>18. The cost of a post-mortem examination.</li><li>19. The cost charged by <b>your vet</b> to complete a claim form, for postage and packaging, or for other fees charged for administration.</li><li>20. The cost of purchasing or hiring equipment, including but not limited to harnesses, cages, carts and sharps containers.</li></ol> |

### Other Benefits

| What is covered                                                                                                                                                                                                                                                                                     | What is not covered                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Section 2 – Farewell Cover</b></p> <p>The cost of the fee charged by <b>your vet</b> to put <b>your pet</b> to sleep, and the cost of cremation or burial, if <b>your pet</b> dies or has to be put to sleep by a <b>vet</b> following an accident during the <b>period of insurance</b>.</p> | <ol style="list-style-type: none"><li>1. More than the <b>maximum benefit</b></li><li>2. Any amount after 180 days from the date of the loss.</li><li>3. Death due to an <b>injury</b> resulting from an <b>accident</b>, that occurred before cover for <b>your pet</b> started, or occurring in the first 48 hours of the start of cover for <b>your pet</b>.</li><li>4. Any claim resulting from an <b>illness</b>.</li></ol> |

# Accident Only Pet Insurance - Policy Wording

## Third Party Liability

| What is covered                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | What is not covered                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <p><b>Section 3 – Third party liability (dogs only)</b></p> <p>For the purposes of this section only the words “insured dog” mean the dog that <b>you</b> have bought this cover in relation to and is named on <b>your</b> policy schedule.</p> <p>IMPORTANT - Please note this section of <b>your</b> policy does not provide cover in any circumstances for any insured dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991 or any amendments, or any American Bulldog, American Indian Dog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred with any of these breeds.</p> <p><b>We</b> will pay all sums <b>you</b> are legally liable for as compensation, costs and/or expenses awarded by a court in the <b>United Kingdom</b> following an incident involving <b>your</b> insured dog within the <b>United Kingdom</b> which occurs during the <b>period of insurance</b> results in bodily injury (fatal or non-fatal) to another person or accidental damage to another person’s property.</p> <p><b>We</b> will also, with <b>our</b> agreement, pay for legal costs and expenses incurred in defending the claim made against <b>you</b>. The maximum <b>we</b> will pay under this section in respect of a single incident will not exceed the limit of indemnity as shown on <b>your</b> policy schedule.</p> | <ol style="list-style-type: none"><li><b>We</b> will not pay the <b>excess</b> of £250 per incident.</li><li><b>We</b> will not pay any claim if <b>your</b> insured dog has previously shown aggressive tendencies or if it has ever acted aggressively towards another person or animal, or damaged another person’s property.</li><li><b>We</b> will not pay any claim where <b>you</b> are held legally liable solely because of a contract or agreement <b>you</b> have entered in to.</li><li><b>We</b> will not pay for any claim arising as a result of any deliberate act, willful default or neglect by <b>you</b> or members of <b>your</b> immediate family.</li><li><b>We</b> will not pay for any claim arising as a result of any person handling <b>your</b> dog without <b>your</b> consent.</li><li><b>We</b> will not pay any fines or penalties imposed on <b>you</b> from criminal proceedings including any amount a court requires <b>you</b> to pay to punish <b>you</b> or to try to stop the same circumstances that led to the incident happening again or because <b>you</b> have caused someone distress, embarrassment or humiliation.</li><li><b>We</b> will not pay for any claim or other proceedings against <b>you</b> or <b>your</b> immediate family in a court of law outside the <b>United Kingdom</b> or where the incident which resulted in the claim occurred outside the <b>United Kingdom</b>.</li><li><b>We</b> will not pay for any bodily injury to, or loss or damage to property in the ownership, custody or control of, <b>you</b> or members of <b>your</b> immediate family or household, or any person employed by <b>you</b> or members of <b>your</b> household, or who were looking after <b>your</b> insured dog with <b>your</b> permission.</li><li><b>We</b> will not pay for any claim for damage to property or bodily injury (fatal or non-fatal) to any person who has contact with <b>your</b> insured dog for professional purposes, such as a vet, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.</li><li><b>We</b> will not pay any claim which is in any way connected to <b>your</b>, or <b>your</b> immediate family’s work, employment or profession, or place of work.</li><li><b>We</b> will not pay any claim which occurs in a place which is licensed to sell alcohol if this is where <b>your</b> dog normally lives or is kept.</li><li><b>We</b> will not pay any claim which is insured under another insurance policy, such as <b>your</b> household insurance policy, which covers the same loss unless that insurance cover has been exhausted.</li><li><b>We</b> will not pay for any claim whilst <b>your</b> pet is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders’ competitions.</li><li>If <b>your</b> insured dog is an assistance dog <b>we</b> are unable to provide cover under this section unless they have been trained, or are in the process of being trained, in strict accordance with the guidance of a member organisation of Assistance Dogs UK and <b>you</b> can provide evidence of this upon <b>our</b> request.</li></ol> |

## Additional Information

### Law Applicable

This contract is governed by English law unless **you** have asked for another law and **we** have agreed to this in writing before the policy start date, and for the purpose of legal proceedings it is subject to the jurisdiction of the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

### Language applicable to this contract

The contractual terms and conditions and other information relating to this contract will be in the English language.

### Legal

#### Data Privacy

Covea Insurance plc will be a data controller in respect of any data it processes in relation to the Administration, Underwriting and Claims Handling of your policy apart from Third party Liability. Full details of how Covéa Insurance plc will process data and **your** data protection rights is available at [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection).

**You** can contact the Data Protection Officer at Covéa Insurance plc by writing to Data Protection Officer, Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk)

Ageas Insurance Limited is part of the Ageas Group of Companies. Ageas will also be a data controller in respect of any data it processes in relation to the Underwriting and Claims Handling for Third Party Liability only. Full details of how Ageas Insurance Limited will process your data and your data protection rights is available at [www.ageas.co.uk/privacy-policy](http://www.ageas.co.uk/privacy-policy).

You can contact the Data Protection Officer at Ageas Insurance Limited by writing to Data Protection Officer, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing: [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk)

#### Fraud

**You** must not act in a fraudulent manner. If **you** or anyone acting for **you** make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect or make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any loss or damage caused by **your** wilful act or with **your** involvement. Then:

- **We** shall not pay the claim.
- **We** shall not pay any other claim, which has been or will be made under the **policy**.
- **We** may at **our** discretion declare the **policy** void.
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date.
- **We** shall not make any return of the premium.
- **We** have the right to inform the police and other appropriate authorities or share this information with the Insurance Fraud Investigators Group (IFIG) or other Fraud authorities.

In order to prevent fraud, **we** may share **your** information with credit reference agencies and other insurance companies either directly or through anti-fraud databases which they may have access to.

*RSPCA Pet Insurance is a trading name of Covea Insurance plc.*

*RSPCA Pet Insurance is administered by Covea Insurance plc and underwritten by Covea Insurance plc and for Third Party Liability by Ageas Insurance Limited. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It appears on the Financial Services Register under number 202277. Registered Office Address: Norman Place, Reading, Berkshire RG1 8DA. No. 613259*

*The RSPCA is an Introducer Appointed Representative of Covea Insurance plc.*

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*The RSPCA helps animals in England and Wales. Registered Charity no. 219099. ©RSPCA 2018*

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