

Underwritten 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 and underwritten by Covea Insurance plc. 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.

Complaints Procedure

It is always **our** intention to provide a first class level of service. However **we** do appreciate that occasionally things do go wrong. **We** do want to hear from **you** so that **we** can try to put things right. Please contact **us** quoting **your** policy or claims number by:

Email: Claims: claims@rspca-petinsurance.com
Policies: help@rspca-petinsurance.com

Telephone: 0330 134 8576

Write to: **RSPCA FREEPOST PetAdmin**

In the event that **you** remain dissatisfied with **our** handling of and response to **your** complaint **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service. Their address is:

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

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

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

Website: www.financial-ombudsman.org.uk

Referral to the Financial Ombudsman Service does not affect **your** right to take legal action.

You can also register a complaint with the European Union's Online Dispute Resolution platform (ODR).

Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass **your** complaint to the Financial Ombudsman Service.

Financial Services Compensation Scheme

Covea Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Website address: www.fscs.org.uk

Tel: 0800 678 1100 or 0207 741 4100

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.

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.

Accident Only Pet Insurance - Policy Wording

Section 3 Third party liability

Following an incident **you** must never admit responsibility or attempt to negotiate a settlement.

You should immediately call **our** claims helpline on **0330 134 8576** to give **us** full details.

You must always send **us** immediately and without answering, the originals of any documents **you** receive including writs, summons and other legal documents.

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

You, your

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

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 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.

Accident Only Pet Insurance - Policy Wording

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 2 - 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.

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 claims for any Pit Bull, American Pit Bull Terrier, Dog Argentinos, Japanese Tosa, or a dog crossed with these breeds, wolves or wolf hybrid and 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 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.

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.

Accident Only Pet Insurance - Policy Wording

Cover Levels

Veterinary Fees		Maximum Benefit
Section 1	Veterinary Fees Including: <ul style="list-style-type: none"> Dental treatment (due to accident) 	£2,500 for each injury £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)

Policy Cover

Veterinary Fees Benefits

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

Accident Only Pet Insurance - Policy Wording

Other Benefits

What is covered	What is not covered
<p>Section 2 – Farewell Cover</p> <p>The cost of the fee charged by your vet to put your pet to sleep, and the cost of cremation or burial, if your pet dies or has to be put to sleep by a vet following an accident during the period of insurance.</p>	<ol style="list-style-type: none">1. More than the maximum benefit2. Any amount after 180 days from the date of the loss.3. Death due to an injury resulting from an accident, that occurred before cover for your pet started, or occurring in the first 48 hours of the start of cover for your pet.4. Any claim resulting from an illness.

Third Party Liability

What is covered	What is not covered
<p>Section 3 – Third party liability</p> <p>For the purposes of this section the definition of “you” and “your” is extended to include any person looking after your dog with your permission.</p> <p>For the purposes of this section, Closely Related shall mean husband, wife, father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister.</p> <p>If someone is injured, killed or their property is damaged as a result of an incident involving your dog during the period of insurance we will pay:</p> <p>Compensation and costs awarded against you by a court in the United Kingdom under United Kingdom jurisdiction.</p> <p>With our written agreement additional legal costs and expenses incurred in defending the claim made against you.</p>	<ol style="list-style-type: none">1. Any compensation costs or expenses if you are insured under any other liability policy including your household insurance, unless that cover has been exhausted.2. More than the maximum benefit per incident.3. Any compensation, costs or expenses that arise because you are legally liable only as a result of a contract that you have entered into.4. Any compensation, costs or expenses due to a deliberate act by you, a member of your family or anyone permanently living with you.5. Any compensation, costs or expenses in respect of property that is damaged and either belongs to you or any person who is Closely Related to you or lives with you or whom you employ.6. Any compensation costs or expenses if the person injured or falls ill is Closely Related to you or lives with you or is employed by you.7. Any costs or expenses involved in defending you against a claim that we have not agreed to beforehand in writing.8. Any compensation, costs or expenses for which you are deemed responsible under the laws of Canada or the United States of America.9. Any compensation, costs and expenses that result from an incident if you have not followed instructions or advice given to you by previous owners, the re-homing organisation or a qualified behaviourist about the behaviour of your pet.10. Any claims recoverable under Section 8 of this policy.

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.

Data Privacy

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when **we** process **your** personal information under **our** full Privacy Policy.

How we use your information

The personal information, provided by **you** (or anyone acting on **your** behalf), is collected by or on **our** behalf and may be used by **us**, **our** employees, agents and service providers acting under **our** instruction for the purposes of insurance administration, underwriting, claims handling, research or for statistical purposes.

We may process **your** information for a number of different purposes. For each purpose **we** must have a legal ground for such processing. When the information that **we** process is classed as 'sensitive personal information', **we** must have a specific additional legal ground for such processing.

Generally, **we** will rely on the following legal grounds:

- It is necessary for **us** to process **your** personal information to provide this policy and services related to it. **We** will rely on this for activities such as assessing **your** application, managing **your** policy, handling claims and providing other services to **you**.
- **We** have an appropriate business need to process **your** personal information and such business need does not cause harm to **you**. **We** will rely on this for activities such as maintaining **our** business records and developing, improving **our** products and services.
- **We** have a legal or regulatory obligation to use such personal information.
- **We** need to use such personal information to establish, exercise or defend **our** legal rights.
- **You** have provided **your** consent to **our** use of **your** personal information, including sensitive personal information.

How we share your information

In order to sell, manage and provide **our** products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share **your** information with the following types of third parties:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on **our** behalf
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you** unless **you** have consented to this.

Fraud prevention and detection

In order to prevent or detect fraud and money laundering **we** may check **your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. **You** can find further details in **our** full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances **we** conduct credit reference checks and how these checks might affect **your** credit rating.

Automated decisions

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes. If **you** object to an automated decision, **we** may not be able to offer **you** an insurance quotation.

How to contact us

Please contact **us** if **you** have any questions about **our** privacy policy or the information **we** hold about **you**:

[The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX](mailto:dataprotection@coveainsurance.co.uk)

or email: dataprotection@coveainsurance.co.uk.

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