Introduction
RSPCA Pet Insurance is a product that is suitable for cat and dog owners and is designed to cover the cost of veterinary fees and other expenses associated with protecting your pet.

This product offers the choice of 2 veterinary fees levels, which provide cover for each illness or injury that your pet requires treatment for.

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 until the maximum benefit is reached for each illness or injury. If we offer and you accept our renewal invitation, covered treatment payments can continue to be paid until the maximum benefit 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. 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

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 illness or injury arising during the period of insurance:

   - Pets under 7 years at the date of treatment - The first £100 for each illness or injury treated.
   - Pets over 7 years at the date of treatment - The first £100 plus 10% of the remaining cost of treatment per illness or injury.

   Section 8 - Accidental damage to third party property - The first £75 of any claim.

   Section 9 - Holiday cancellation (Silver policies) - The first £75 of any claim.

   Section 12 - Emergency expenses (Silver policies) - The first £50 of any claim.

   Section 13 - 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.

   If your claim involves complementary treatment or treatment by a behaviourist, the claim form and invoices must be countersigned by your vet.
Section 2 Emergency boarding kennel and cattery fees and daily minding

**You** will need to send us details from your doctor or the hospital that confirms the dates and length of your visit (we do not pay for them to provide this), and receipts from the kennel or cattery showing the dates and daily cost of boarding or written confirmation from the carer that the agreed amount has been paid.

Section 3 Advertising and Reward

**You** will need to send us full details of the circumstances including copies of any advertisements that you have placed and the receipts.

If you are claiming for the recovery of a reward we will also need a receipt giving us the full name and address of the person who found your pet and the amount you have paid them.

Section 4 Theft or straying

If you have lost a dog you must report this to the police within 24 hours. In the case of cats, you must make enquiries with local rescue centres and inform your vet.

You will need to send us any pedigree certificate and receipt for the original purchase of your pet.

If your pet is eventually found or returns you must repay the full amount that we have paid under this section of the insurance.

Section 5 Death Due to Accident

You will need to send us a death certificate from your vet (we do not pay for this), or if not available a statement from an independent witness, together with any pedigree certificate and receipt for the original purchase of your pet.

Section 6 Death by Illness

You will need to send us a death certificate from your vet (we do not pay for this), together with any pedigree certificate and receipt for the original purchase of your pet.

Section 7 Farewell Cover

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

Section 8 Accidental damage to third party property

You will need to send us written proof detailing the exact circumstances of the claim including photos and a description of the damaged items, the original purchase price and the cost of replacing or repairing the item(s).

Section 9 Holiday cancellation

You will need to send us confirmation of the treatment signed by your vet. We will also require cancellation invoices from your travel agent, tour operator or other holiday sales organisation.

The invoices must show the dates and total cost of your holiday, the date you decided to cancel or return home and any expenses that you cannot recover.

Section 10 Quarantine costs

You will need to send us evidence that your pet was microchipped and that it was working before the start of the journey.

We will also need copies of all relevant receipts to support expenditure.

Section 11 Loss of Pet Passport

You will need to send us evidence that your pet was microchipped and that it was working before the start of the journey.

We will also need copies of all relevant receipts to support expenditure.

Section 12 Emergency expenses

You will need to send us all relevant receipts to support expenditure.

You will need to send us evidence that the initial worming treatment was carried out within the timescales required by the Pet Travel Scheme.

Section 13 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

**Behaviourist**

A certified Clinical Animal Behaviourist (CCAB), or a member of either the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association.

**Carrier**

A transport company approved by the Government to carry animals according to the Pet Travel Scheme.

**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.

**Complementary treatments**

Physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, chiropractic and alternative medicines recommended by or carried out by your vet or a person trained to do so, that result from a valid claim under this insurance.

**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.

**Journey**

A trip for any period of time up to a maximum of 60 days spent by you with your pet when travelling within Europe. Each trip must start and end in the United Kingdom.

**Market value**

The price generally paid for a similar pet based on its age, breed and pedigree at the time you took ownership.

**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.
Pet Travel Scheme (PETS)
The Government scheme allowing you to take your pet abroad to specified countries and re-enter the United Kingdom without the need for your pet to go into quarantine, provided certain criteria have been met.

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.

Purchase price
The price you paid when you bought your pet.

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 or loss 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 you or your pet’s 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.

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 any section of this policy, other than Section 13 – Third party liability, 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 13 - 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, and at the start of a journey for the Overseas Travel cover, 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 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.

10. Travel abroad
We will not pay for claims arising from:
- non-compliance with any part of the Pet Travel Scheme requirements, whether imposed by the Government, a carrier or other countries involved in the Pet Travel Scheme
- any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless specifically covered by this policy
- travel outside Europe
- costs imposed by the carrier to carry out checks whether required by them or by any Government or governing body
- costs incurred in order to comply with the Pet Travel Scheme unless specifically mentioned
- Repatriation of your pet following its death
- loss due to currency exchanges of any and every description.
### Cover Levels

#### Veterinary Fees - maximum cover level

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Bronze</th>
<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Veterinary Fees - overall limit, including:</td>
<td>£4,000</td>
<td>£6,000</td>
</tr>
<tr>
<td></td>
<td>• Complementary treatments</td>
<td>For each illness or injury, as specified in your Insurance Schedule</td>
<td>For each illness or injury, as specified in your Insurance Schedule</td>
</tr>
<tr>
<td></td>
<td>• Behavioural problems, including referral to a behaviourist</td>
<td>£500</td>
<td>£1,000</td>
</tr>
<tr>
<td></td>
<td>• Clinical diet</td>
<td>£500 (behaviourist - £250)</td>
<td>£750 (behaviourist - £250)</td>
</tr>
<tr>
<td></td>
<td>• Dental treatment (accident only)</td>
<td>Not included</td>
<td>£100</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>£500</td>
<td>£1,000</td>
</tr>
</tbody>
</table>

#### Other Benefits - maximum cover level

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Bronze</th>
<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Emergency boarding kennel and cattery fees and daily minding</td>
<td>£1,000 (per period of insurance)</td>
<td>£1,000 (per period of insurance)</td>
</tr>
<tr>
<td>3</td>
<td>Advertising &amp; reward costs</td>
<td>£500 (per period of insurance) including reward £250</td>
<td>£750 (per period of insurance) including reward £250</td>
</tr>
<tr>
<td>4</td>
<td>Theft or straying</td>
<td>£500</td>
<td>£1,000</td>
</tr>
<tr>
<td>5</td>
<td>Death due to accident</td>
<td>£500</td>
<td>£1,000</td>
</tr>
<tr>
<td>6</td>
<td>Death due to illness</td>
<td>£500</td>
<td>£1,000</td>
</tr>
<tr>
<td>7</td>
<td>Farewell cover</td>
<td>£150</td>
<td>£150</td>
</tr>
<tr>
<td>8</td>
<td>Accidental damage to third party property</td>
<td>£500 (per period of insurance)</td>
<td>£1,000 (per period of insurance)</td>
</tr>
</tbody>
</table>

#### Overseas Travel (Europe) - maximum cover level

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Bronze</th>
<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Holiday cancellation</td>
<td>Not included</td>
<td>£2,000 (per period of insurance)</td>
</tr>
<tr>
<td>10</td>
<td>Quarantine costs</td>
<td>Not included</td>
<td>£1,000 (per period of insurance)</td>
</tr>
<tr>
<td>11</td>
<td>Loss of Pet Passport</td>
<td>Not included</td>
<td>£250 (per period of insurance)</td>
</tr>
<tr>
<td>12</td>
<td>Emergency expenses</td>
<td>Not included</td>
<td>£1,000 (per period of insurance)</td>
</tr>
</tbody>
</table>

#### Third Party Liability

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Bronze</th>
<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Third party liability (dogs only)</td>
<td>£1,000,000 (per event)</td>
<td>£2,000,000 (per event)</td>
</tr>
</tbody>
</table>
### Veterinary Fees Benefits

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section 1 - Veterinary fees</strong></td>
<td>1. More than the maximum benefit for the treatment costs of any illness or injury.</td>
</tr>
<tr>
<td>The cost of treatment of your pet by a vet, or complementary treatment carried out under their direction by a member of a professional organisation or treatment provided by a behaviourist carried out under their direction, up to the maximum benefit for each identifiable illness or injury.</td>
<td>2. Costs resulting from a pre-existing medical condition.</td>
</tr>
<tr>
<td>The illness or injury will become excluded when the veterinary fees limit is reached.</td>
<td>3. Costs resulting from an illness first occurring or showing clinical signs within the first 14 days of the start of cover for your pet or for an injury occurring in the first 48 hours.</td>
</tr>
<tr>
<td>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.</td>
<td>4. Cost resulting from treatment your vet recommends to prevent an illness or injury.</td>
</tr>
<tr>
<td>5. Cost resulting from dentistry that is not related to an injury.</td>
<td>6. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed treatment.</td>
</tr>
<tr>
<td>7. Behavioural problems that could be prevented by the usual puppy training and socialisation.</td>
<td>8. Costs for a clinical diet prescribed for weight reduction.</td>
</tr>
<tr>
<td>9. Costs of and resulting from vaccinations, spaying, castration, including castration for retained testicle(s), and pregnancy or giving birth.</td>
<td>10. Costs resulting from routine blood and urine tests (including those carried out prior to general anaesthesia or sedation).</td>
</tr>
<tr>
<td>11. Complementary treatments that are not carried out under the direction of a vet.</td>
<td>12. Cost of house calls unless the vet confirms that moving your pet would damage its health.</td>
</tr>
<tr>
<td>13. Costs of hospitalisation and any associated treatment unless a vet confirms your pet must be hospitalised for essential treatment, regardless of your personal circumstances.</td>
<td>14. The cost of the emergency transportation of your pet to the vet's surgery, unless the vet confirms that this is necessary.</td>
</tr>
<tr>
<td>15. Extra costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation is necessary.</td>
<td>16. Costs that result from an illness or injury specifically excluded on the Insurance Schedule.</td>
</tr>
<tr>
<td>17. The cost of a post-mortem examination.</td>
<td>18. The cost charged by your vet to complete a claim form, for postage and packaging, or for other fees charged for administration.</td>
</tr>
<tr>
<td>19. The cost of purchasing or hiring equipment, including harnesses, cages, carts and sharps containers.</td>
<td>20. Costs resulting from treating your pet outside normal surgery hours, unless the vet considers an emergency consultation is necessary.</td>
</tr>
</tbody>
</table>
### Other Benefits

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section 2 – Emergency boarding kennel and cattery fees and daily minding</strong>&lt;br&gt;The cost up to the maximum benefit of boarding your pet at a licensed premises or for the reasonable costs of employing someone to look after your pet, if you, or anyone normally living with you, need to go into hospital for emergency medical treatment during the period of insurance.</td>
<td>1. More than the maximum benefit per period of insurance.&lt;br&gt;2. Any hospitalisation that is either known or foreseeable before cover for your pet started.&lt;br&gt;3. Any payment if an immediate family member or someone who permanently resides with you is able to look after your pet.&lt;br&gt;4. Any amount if you are in hospital for less than 4 consecutive days during each hospital stay.</td>
</tr>
<tr>
<td><strong>Section 3 – Advertising and reward Costs</strong>&lt;br&gt;The cost of local advertising if your pet is lost or stolen during the period of insurance. The cost of a suitable reward up to the maximum benefit to recover your pet if they are lost or stolen during the period of insurance.</td>
<td>1. More than the maximum benefit per period of insurance.&lt;br&gt;2. Any reward that exceeds £250.&lt;br&gt;3. Any reward paid to a person living with you.&lt;br&gt;4. Any payment when your pet has been missing for less than 24 hours.</td>
</tr>
<tr>
<td><strong>Section 4 – Theft or straying</strong>&lt;br&gt;The purchase price of your pet if it is lost or goes missing during the period of insurance. If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</td>
<td>1. More than the maximum benefit per period of insurance.&lt;br&gt;2. Any amount until 90 days after the date of the loss.&lt;br&gt;3. Any amount if a claim has not been submitted within 180 days of your pet going missing.</td>
</tr>
<tr>
<td><strong>Section 5 – Death due to accident</strong>&lt;br&gt;The purchase price of your pet if he/she dies or has to be put to sleep by a vet following an accident during the period of insurance. If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</td>
<td>1. More than the maximum benefit.&lt;br&gt;2. As a result of death caused by an illness.&lt;br&gt;3. Any amount after 180 days from the date of death.</td>
</tr>
<tr>
<td><strong>Section 6 – Death due to illness</strong>&lt;br&gt;The purchase price of your pet if he/she dies or has to be put to sleep by a vet following an illness during the period of insurance. If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</td>
<td>1. More than the maximum benefit.&lt;br&gt;2. Death caused by an accident.&lt;br&gt;3. Any amount after 180 days from the date of the loss.&lt;br&gt;4. Death as a result of an illness that results from a pre-existing medical condition, or that happens within the first 14 days of the first period of insurance of your policy.&lt;br&gt;5. Any claim if the pet is aged 9 years and above at the date of death.&lt;br&gt;6. Any claim resulting from an illness that your pet should have been vaccinated against.</td>
</tr>
<tr>
<td><strong>Section 7 – Farewell Cover</strong>&lt;br&gt;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 or illness during the period of insurance.</td>
<td>1. More than the maximum benefit&lt;br&gt;2. Any amount after 180 days from the date of the loss.&lt;br&gt;3. Death as a result of an illness that results from a pre-existing medical condition, or that happens within the first 14 days of the first period of insurance of your policy.&lt;br&gt;4. Any claim resulting from an illness that your pet should have been vaccinated against.</td>
</tr>
<tr>
<td><strong>Section 8 – Accidental damage to third party property</strong>&lt;br&gt;The cost of repairing or replacing accidentally damaged personal property up to the maximum benefit and caused by your pet while visiting someone else’s property.</td>
<td>1. Damage to personal property owned by or in the control of you, your family, employee or guest.&lt;br&gt;2. Damage to any personal property belonging to any person entrusted with the care, control and custody of your pet.&lt;br&gt;3. Any damage occurring when your pet is left in a home where no person aged 18 or over is present.&lt;br&gt;4. Damage to any motor vehicle or its contents.&lt;br&gt;5. Damage caused by your pet fouling, vomiting or urinating on/in any items.</td>
</tr>
</tbody>
</table>
Bronze and Silver Pet Insurance - Policy Wording

Overseas Travel (Europe)

As a resident of the United Kingdom, you are able under the United Kingdom Government Pet Travel Scheme, known as PETS to take your pet temporarily to certain countries and return home without putting your pet into quarantine. The scheme is administered by DEFRA (the Department for Environment, Food and Rural Affairs) and you need to comply with the criteria set out by them.

The cover provided under this Policy Wording for your pet in the United Kingdom, with the exception of third party liability is extended to include any journey made by you with your pet within Europe (including Channel Islands, Isle of Man and the Republic of Ireland).

In addition there are a number of other benefits provided in case additional support is required during your journey, or should you need to cancel your holiday.

<table>
<thead>
<tr>
<th>Section covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 9 – Holiday cancellation</td>
<td>1. More than the maximum benefit per period of insurance. 2. Any costs relating to a holiday booked within 28 days of departure. 3. Any costs relating to a condition or illness that is excluded.</td>
</tr>
<tr>
<td>The cost of repeat worming treatment for your dog required to comply with the Pet Travel Scheme as a direct result of your departure to the United Kingdom being delayed by your carrier. Reasonable additional accommodation and transport expenses for up to 5 days or repatriation of you and your pet should:</td>
<td></td>
</tr>
<tr>
<td>1. Your pet need emergency veterinary treatment and as a result of this you miss your scheduled departure to the United Kingdom. 2. Your pet is lost or strays during a journey. 3. Your departure to the United Kingdom be missed as a direct result of the loss of your pet's Pet Passport 4. You be unable to get the re-scheduled departure for the United Kingdom as a direct result of having to get the worming treatment repeated because your original departure for the United Kingdom was delayed by the carrier.</td>
<td></td>
</tr>
<tr>
<td>Section 10 – Quarantine costs</td>
<td>1. More than the maximum benefit per period of insurance. 2. Any fees if the microchip was not checked and found to be functioning properly within 14 days of your departure on a journey. 3. Any fees arising from any condition of which you were aware before the start of the journey. 4. Any costs resulting from a pre-existing medical condition.</td>
</tr>
<tr>
<td>Kennelling costs and costs incurred in getting a new Pet Passport for your pet, should a microchip fail. Kennelling costs should, despite compliance with all the required regulations of the Pet Travel Scheme, your pet have to go into quarantine due to illness.</td>
<td></td>
</tr>
<tr>
<td>Section 11 – Loss of Pet Passport</td>
<td>1. More than the maximum benefit per period of insurance. 2. Any destruction, loss or theft that occurs prior to the start of the journey. 3. Any claim unless you report the loss, theft or destruction of the Pet Passport to the vet who issued it within 24 hours of your discovery of the loss.</td>
</tr>
<tr>
<td>The cost of a replacement Pet Passport should the original become lost during a journey.</td>
<td></td>
</tr>
<tr>
<td>Section 12 – Emergency expenses</td>
<td>1. More than the maximum benefit per period of insurance. 2. Any costs incurred in obtaining the initial worming treatment. 3. Any costs incurred if the initial worming treatment was not performed in the timescale required by the Pet Travel Scheme. 4. Any costs incurred if the worming treatment was not necessary in order to comply with the Pet Travel Scheme. 5. Costs resulting from a pre-existing medical condition. 6. Any costs arising from any condition of which you were aware before the start of your journey.</td>
</tr>
<tr>
<td>The cost of a replacement Pet Passport should the original become lost during the period of insurance because your pet has: Gone missing while you are away; or is injured or shows the first clinical signs of any illness while you are away or up to 7 days before you leave and needs immediate lifesaving surgery.</td>
<td></td>
</tr>
</tbody>
</table>
# Section 13 – Third party liability

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.

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.

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:

1. Compensation and costs awarded against you by a court in the United Kingdom under United Kingdom jurisdiction.
2. With our written agreement additional legal costs and expenses incurred in defending the claim made against you.

### What is covered

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>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. 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. 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: Compensation and costs awarded against you by a court in the United Kingdom under United Kingdom jurisdiction. With our written agreement additional legal costs and expenses incurred in defending the claim made against you.</td>
<td>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.</td>
</tr>
</tbody>
</table>
Bronze and Silver Pet Insurance - Policy Wording

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
or email: dataprotection@coveainsurance.co.uk

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

RSPCA Pet Insurance is an Introducer Appointed Representative of Covea Insurance plc, a Prudential Regulation Authority. It appears on the Financial Services Register under number 202277. Registered Office Address: Norman Place, Reading, Berkshire RG1 8DA. No. 613259

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. 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 name and logo are trademarks of the RSPCA used by Covea Insurance PLC under licence from RSPCA Trading Ltd. RSPCA Trading Ltd pays all its taxable profits to the RSPCA.

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

This document can be made available in other formats on request.