

Pet Insurance

Your policy and policy summary

Table of Maximum Benefits

This pet insurance policy will provide **You** with the following cover provided that **You** have paid the correct premium and that no restrictions are shown in **Your** Schedule of Insurance.

The following table shows the Maximum Benefit up to which You will be able to claim:

Cover	Halifax Pet Insurance	Halifax Pet Insurance eXtra	Excess
Vets Fees	£1,000 per year	£6,000 per year	Refer to Schedule
• Alternative/Complementary treatments	✓	✓	Refer to Schedule
• Behavioural Problems	£200	£200	Refer to Schedule
• Cremation/burial costs	£100	£100	Refer to Schedule
Third Party Liability	£1m	£1m	£100 per incident
Death of your pet	£500	£1,000	-
Advertising and reward	£500	£1,000	-
Theft and/or Straying	£500	£1,000	-
Accidental damage	£500	£1,000	£100 per incident
Kennel/Cattery Fees	£500	£1,000	-
Holiday Cancellations	£1,000	£2,000	-
Pay Vet Direct	✓	✓	-
Cover abroad	12 months	12 months	-

Help Line	Halifax Pet Insurance	Halifax Pet Insurance eXtra	Excess
Find-a-Vet	✓	✓	-
Bereavement Counselling	✓	✓	-
Pet Legal	✓	✓	-
Pet Minders	✓	✓	-

Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met throughout the duration of the policy.

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Halifax Pet Insurance Policy Summary

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This policy summary does not contain full terms and conditions of your insurance – these are located in your policy wording which commences on page 10.

Name of the Insurance Undertaking

The Insurer of this Policy is: Section 1, 3-9 is Agria International Forsakring AB. Section 2 is Groupama Insurance Company Limited.

Type of insurance and cover

Insurance for cats and dogs

This insurance provides cover for vet fees, if your pet dies, is lost, stolen or strays, costs for finding your pet, boarding kennel fees should you go into hospital, costs if you have to cancel or cut short your holiday, overseas travel cover and third party liability cover.

Conditions

You must ensure that your pet has received regular annual checkups and the required annual vaccinations. Failure to comply with this may jeopardise your claim or cover – Please refer to the General Conditions in the policy wording for a full description.

We will pay

Section 1 – Veterinary fees

- All reasonable costs for treatment of your pet by a vet up to £1,000 (per year) under **Halifax Pet Insurance** and £6,000 (per year) under **Halifax Pet Insurance eXtra** including alternative and/or complementary treatment carried out under your vet's instruction.
- Costs of treatment for behavioural problems up to £200.
- Costs for your pet to be cremated or buried up to £100.

Section 2 – Third party liability (applicable to dogs only)

- Legal liability up to £1,000,000 if someone is accidentally injured or killed or their property is accidentally damaged as a result of an incident involving your dog.

Section 3 – Death of Your Pet

- The purchase price of your pet up to a maximum of £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra** if it dies or has to be put to sleep by a vet following an accident or illness.

Sections 4 & 5 – Theft or straying, Advertising and Reward

- The cost of local advertising if your pet is lost, stolen or strays up to £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra**.
- The cost of a suitable reward if your pet is lost, stolen or strays up to £250.
- The purchase price of your pet up to £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra** if it is lost, stolen or strays and is not recovered.
- If your pet goes missing you must report this to the police within 48 hours.

Section 6 – Boarding kennel fees

- Up to a maximum of £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra** in total for boarding your pet at a licensed premises if you have to go in to hospital for 48 hours or more.

Section 7 – Holiday cancellation/ curtailment

- Any travel and accommodation expenses up to £1,000 under **Halifax Pet Insurance** and £2,000 under **Halifax Pet Insurance eXtra** that you cannot recover if you have to cancel or cut short your holiday because your pet is injured or shows clinical signs of any illness while you are away or up to 7 days before you leave and needs immediate life saving surgery.

Section 8 – Overseas travel cover/ territorial limits

- Provided you comply with the PETS Travel Scheme this insurance extends to cover your pet for 12 months per period of insurance whilst you are temporarily located in a member country of the PETS Travel Scheme or Eire for overseas travel. (Non EU countries as defined by the Department for Environment Food and Rural Affairs (DEFRA) are not covered)

Section 9 – Accidental damage

- Up to £500 under **Halifax Pet Insurance** and a £1000 under **Halifax Pet Insurance eXtra** for any liability that you become legally responsible to pay due to accidental damage caused by your pet.

Policy Summary cont...

Significant or unusual exclusions or limitations:

- The fixed excesses shown within the policy schedule.
- Any claim for vet fees for illness, or loss due to theft or straying occurring during the first 10 days of the policy.
- You can start insurance for your pet from 8 weeks of age.

General exclusions:

- Any pet less than 8 weeks of age at the start of this policy. There is no maximum pet age limit.
- Any incident occurring outside the United Kingdom, Northern Ireland, the Isle of Man, the Channel Islands, Eire and the member countries of the PETS Travel Scheme (not including Non EU Countries as defined by DEFRA).
- War risks, hostilities, terrorism, revolution, military or usurped power or radioactive contamination.
- Any animal which should be registered under the UK Government's Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.

- The use of **Your Pet** for commercial guard security or for racing.
- Malicious or wilful injury or gross negligence to your pet caused by you or members of your family.

Significant exclusions under Section 1 – Veterinary fees:

- The fixed policy excess. If you have a dog that is 6 years of age or older, or a cat that is 9 years of age or older, after deduction of the fixed policy excess for each illness or injury you must pay a further 20% of the remaining cost of the treatment..
- Pre-existing medical conditions, injuries or illnesses (Unless agreed by **Halifax Pet Insurance**)
- Costs for treating an illness or disease which arises within the first 10 days of the start of cover.
- The cost of dentistry except as result of an accident.
- Costs arising from preventative and elective treatment, routine examinations, vaccination, spaying, castration, pregnancy or giving birth.
- Unapproved alternative/complementary treatment.

Significant exclusions under Section 2 – Third party liability:

- The first £100 of each claim for loss or damage.
- Any amount of damages if the injured person or the damaged property belongs to a person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.
- Cats are not covered under this section of the policy.

Significant exclusions under Section 3 – Death of Your Pet

- Any amount if the death results from illness first occurring or showing clinical signs before cover starts or occurring within the first 10 days of the start of cover.
- Any claim if your pet dies from an illness and is aged over 9 years at the time of the loss in the case of dogs and 11 in the case of cats.

Significant exclusions under Section 4 & 5 – Advertising, Reward, Theft or Straying

- Any expense incurred without the prior explicit consent of **Halifax Pet Insurance**.

Significant exclusions under Sections 6 – Boarding kennel fees (If You have to go in to hospital)

- Any hospitalisation that arises due to an illness occurring in any form prior to the inception of the insurance.
- Any fees incurred as a result of hospitalisation required due to pregnancy or giving birth, drug abuse, attempted suicide.

Policy Summary cont...

Significant exclusions under Section 7 – Holiday cancellation/curtailment

- If you cancel your holiday or come home early because your pet needs treatment or surgery that is not life-saving.
- If you cancel your holiday or come home early as a result of a condition, injury or illness you knew of or which was foreseeable prior to the holiday.

Significant exclusions under Section 9 – Accidental damage

- Damage to property in the ownership, custody or control of you, your family, household or any person employed by members of your household or any person entrusted with the care, control and custody of your pet .

Other information/terms:

Duration:

This is an annually renewable policy.

Cancellation rights:

You are free to cancel this policy at any time. Please refer to the Cancellation section in the policy wording on page 17 for full details.

Claim Notification:

To make a claim contact 0845 850 0268.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to **Halifax Pet Insurance**. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of Agria Insurance. If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

If Agria International Forsakring AB or Groupama Insurance Company Limited are unable to meet their obligations you might be entitled to compensation under the Financial Services Compensation Scheme

(FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk

Words with special meanings

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

Accident	A sudden or unforeseen Incident resulting in Injury .
Alternative medicine	Herbal or homeopathic medicine.
Complementary medicine	Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic treatment.
Illness	Physical disease, sickness, infection or failure which is not caused by Injury .
Incident	<p>A specifically identifiable Accident, Injury, Illness, disease or condition. Recurring and/or chronic conditions shall be considered as one loss. Such conditions being defined as:</p> <p>a) clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which Your Pet has an ongoing predisposition or susceptibility related in any way to the original claim; or</p> <p>b) conditions which are incurable and likely to continue for the remainder of Your Pet's life.</p>
Injury	Physical damage or trauma caused by an Accident.
Halifax Pet Insurance / Halifax Pet Insurance eXtra	<p>Policies are introduced by Halifax General Insurance Services Limited, registered no 2791889, registered office, Trinity Road, Halifax, West Yorkshire HX1 2RG.</p> <p>Policies are arranged and administered by BDML Connect Limited. (Registered No. 2785540) registered in England, at The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL.</p> <p>Halifax General Insurance Services Limited, BDML Connect and UIS are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.</p>
Period of Insurance	The period for which the premium has been paid and for which the insured Pet is covered as shown in Your schedule of insurance.

PETS Travel Scheme	The Government Scheme allowing You to take Your Pet abroad to certain specific countries and re-enter the United Kingdom without the need for Your Pet to go into quarantine, provided certain criteria have been adhered to.
Policy	Your Policy booklet and most recent Insurance schedule/ Renewal schedule, which includes any endorsement that applies
Pre-existing condition	Any condition which occurred or existed in any form prior to inception of the Policy .
Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(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.
Treatment	Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by a veterinary practice.
Vet	A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the UK or veterinary surgeon registered and actively working outside the UK in country covered by the PETS Travel Scheme.
We/Us/Our/Insurers	'Sections 1, 3-9: Agria International Forsakring AB. Registered in Sweden. Company registration number 516406-0542. Registered office: Tegeluddsvagen 11-13, Box 703 06, 107 23 Stockholm, Sweden. Authorised and regulated by the Finansinspektionen, the Swedish Financial Supervisory Authority and also regulated by the Financial Services Authority. Section 2 (Third Party Liability): Groupama Insurances, 24-26 Minorities, London, EC3N 1DE. Authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.
You/Your	The policyholder and owner of Your Pet .
Your Pet	The Pet named on the schedule of Insurance .
Law applicable to this Policy	You and We are free to choose the law applicable to this contract. Your Policy is governed by English law unless You and We have agreed otherwise.
Rights of third parties	You and We are the only parties to this insurance. No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from this Act.

Section 1

Veterinary fees

We will pay

We will pay **You** up to £1,000 per **Period of Insurance** under **Halifax Pet Insurance** and £6,000 per **Period of Insurance** under **Halifax Pet Insurance eXtra** for the cost of reasonable and customary fees made for any **Treatment Your Pet** has received whilst insured and the cover is valid. This is subject to the submission of a claim form for such **Accident, Injury, Illness** or disease having been made to **Halifax Pet Insurance** within 60 days of the occurrence.

With **Your** authority **Halifax Pet Insurance** will pay **Your Vet** directly on **Your** behalf.

Cover is continuous up to £1,000 per **Period of Insurance** under **Halifax Pet Insurance** and £6,000 per **Period of Insurance** under **Halifax Pet Insurance eXtra** subject to cover remaining in force and premiums paid up to date.

1. **Vet** fees for treating the **Illness** or **Injury**.
2. Fees for any **Alternative** or **Complementary Medicine** which the **Vet** recommends and as approved by **Halifax Pet Insurance**, including a limited number of sessions of hydrotherapy provided by hydrotherapy pool operators who are members of the CHA (Canine Hydrotherapy Association).
3. Subject to approval the cost of **Treatment** for behavioural problems carried out by a member of a professional organisation acting under the direction of a **Vet** up to the maximum benefit of £200 per **Period of Insurance**.
4. The cost of a clinical diet for **Your pet**, as long as it is recommended by **Your Vet**. We will pay the cost for the clinical diet after deduction of **Your Pets** normal feeding costs.
5. Fees for putting **Your Pet** to sleep as long as it is recommended by **Your Vet**.
6. The cost of cremation and burial up to the maximum benefit of £100 if **Your Pet** dies or has to be put to sleep by a **Vet** as a result of an **Accident** or **Illness** covered by the **Policy**.
7. **Treatment** of any condition(s) can continue until the **Policy** limit of £1,000 per **Period of Insurance** under **Halifax Pet Insurance** and £6,000 per **Period of Insurance** under **Halifax Pet Insurance eXtra** has been reached subject to the **Policy** cover being continuous and premiums paid up to date.
8. Dental **Treatment** to relieve suffering due to **Illness**, provided the **Pet** has been insured

under this **Policy** for at least 2 years, no dental **Treatment** has been recommended during this time and there is a history of regular routine check-ups.

9. Fees for dental **Treatment** as a result of an **Accident**.

We will not pay – (The general conditions and exclusions also apply)

1. The excess shown in your policy schedule.
2. Preventative and elective **Treatments**, routine examinations and any claims arising as a result of these procedures, including but not limited to routine spaying, spaying to prevent the recurrence of, false pregnancy and/or mammary tumours, routine castration (including the removal of retained testicles), castration for the prevention of anal adenomas, the removal of dew claws, whelping or to any **Treatment** in connection with pregnancy or giving birth. Vaccinations, grooming, killing and controlling fleas, routine treatment for roundworms and tapeworms.
3. Non-essential hospitalisation and/or ambulance charges and/or house calls unless the **Vet** declares that to move **Your Pet** would seriously endanger its health.
4. A clinical diet that is only prescribed to help **Your Pet** lose weight.
5. Fees for unapproved **Alternative** or **Complementary Medicine** (including but not limited to pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage and faith healing.)
6. Fees resulting from an **Injury** or **Illness** specified as excluded on **Your** schedule of **Insurance** and/or **Pre-existing conditions**.
7. Fees for the cost of **Treatment Your Pet** has received after the **Period of Insurance**, unless the **Policy** has been renewed, and fees after the **Policy** limit of £1,500 per **Period of Insurance** under **Halifax Pet Insurance** and £6,500 per **Period of Insurance** under **Halifax Pet Insurance eXtra** has been reached.
8. Any fee charged by **Your Vet** to complete the claim form.
9. Any **Pre-existing Condition** unless previously agreed by **Halifax Pet Insurance**.
10. **Vet** fees to treat an **Illness** or **disease**, which arises within 10 days of the start of the **Policy**. Not applicable to renewal policies.
11. Travelling expenses incurred by **Your Vet**.

12. Dental **Treatment**, except as a direct result of an **Accident**.
 13. Any claim for any form of housing or bedding needed for the **Treatment** or well-being of **Your Pet**.
 14. Any claim as a result of a "notifiable" disease e.g. Rabies.
 15. Any post mortem costs.
 16. Incremental costs caused as a result of the late submission of **Your** claim.
 17. The repair and **Treatment** of umbilical hernias.
 18. Organ transplantation and associated **Treatment**.
 19. Fees for dental **Treatment** to relieve suffering due to **Illness**, unless the **Pet** has been insured under this **Policy** for at least 2 years, no dental **Treatment** has been recommended during this time and there is a history of regular routine check-ups.
 20. Fees for **Treatment** for deciduous teeth if **Your Pet** is over 16 weeks of age at the inception of the **Policy**.
3. any agreement which imposes a liability on **You** which **You** would not be under in the absence of such an agreement;
 4. loss of or damage to property in the ownership, custody or control of **You** or **Your** family or household, or any person employed by members of **Your** household or any person looking after **Your** dog with **Your** permission.
 5. accidental bodily injury to or disease contracted by **You** or a member of **Your** family or persons permanently residing with **You** or any person looking after **Your** dog with **Your** permission.
 6. accidental bodily injury or disease contracted by any person who is under a contract of service or apprenticeship with **You** when such injury or disease arises out of and in the course of employment by **You**.
 7. passing on any disease or virus;
 8. ownership or use of any motorised vehicle;
 9. fines, penalties or **Your** breach of quarantine restrictions or import or export regulations;
 10. any damages, costs or expenses if **You** are insured under any other liability policy (including **Your** household insurance) unless that cover has been exhausted;
 11. the first £100 of each claim for loss or damage.

Section 2

Third party liability (Dogs only)

We will pay

Up to £1,000,000 which **You** become legally liable to pay as damages (including costs) during the **Period of Insurance** for any claim or series of claims arising from any one event if someone is accidentally injured or killed or their property is accidentally lost or damaged as a result of an incident involving **Your** dog.

If someone else is looking after **Your** dog when the **Injury** or damage happens, **We** will still pay as long as:

1. **You** asked them to look after **Your** dog.
2. **You** did not agree to pay them to look after **Your** dog.
3. The **Injury** or damage was not to them or their property.

We will not pay

(The general conditions and exclusions also apply) for any liability caused by or arising from:

1. any business or profession;
2. the hiring out of any animal;

Section 3

Death of Your Pet

We will pay

1. The price **You** paid for **Your Pet** as declared on the statement of insurance up to the purchase price of **Your Pet** subject to a maximum of £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra** if **Your Pet** dies because of an **Illness, Injury, Accident**, or in the event of humane destruction, if certified by a vet as necessary to alleviate incurable and inhumane suffering of your pet, due to illness or disease during the **Period of Insurance**.

We will not pay – (The general conditions and exclusions also apply)

1. If **Your Pet** dies from an **Illness** when **Your Pet** is 9 years or over in the case of dogs and 11 years or over in the case of cats.

2. If **Your Pet** is put to sleep due to aggression unless this can be attributed to a medical condition.
3. If **Your Pet** dies from an **Illness** or disease which arises or first shows clinical signs or symptoms within 10 days or prior to **You** taking out this **Policy**.

Section 4

Theft or straying

We will pay – (The general conditions and exclusions also apply)

We will pay the price **You** paid for **Your Pet** as declared on the application form up to a maximum of £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra** if during the **Period of Insurance** **Your Pet** is lost, stolen or strays and **Your Pet** is not returned to you within 45 days. If **You** get **Your Pet** back after **We** have paid **You**, **You** must pay back all of the money **We** paid.

Section 5

Advertising and reward

We will pay

If **You** try to find **Your Pet** after it is lost, stolen or strays, **We** will pay **You** up to £500 (£250 reward costs) under **Halifax Pet Insurance** and up to £1,000 (£250 reward costs) under **Halifax Pet Insurance eXtra** for advertising and other appropriate costs. **You** must contact **Us** and wait for **Us** to agree in writing before **You** pay any costs for trying to find **Your Pet**.

We will not pay – (The general conditions and exclusions also apply)

1. Back the money **You** spend trying to find **Your Pet** if **We** have not agreed to the way **You** are doing this.
2. Any reward to anyone who is a member of your family.

Section 6

Boarding kennel fees (If you have to go in to hospital)

We will pay

We will pay kennel fees for **Your Pet** Up to a maximum of £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra** if during

the **Period of Insurance**:

1. **You** are ill or injured and have to go into hospital for more than 48 hours.
2. **Your Pet** stays in a licensed kennel/cattery while **You** are in hospital.

We will not pay – (The general conditions and exclusions also apply)

1. If **You** have to go into hospital more than once for the same **Illness** or **Injury**, **We** will not pay more than £500 under **Halifax Pet Insurance** and £1,000 under **Halifax Pet Insurance eXtra** in total.
2. Kennel fees incurred as a result of the hospitalisation of anyone other than **You** the policyholder.
3. Kennel fees incurred as a result of hospitalisation required due to pregnancy or giving birth, drug abuse, attempted suicide
4. Any hospitalisation that arises due to an illness occurring in any form prior to the inception of the insurance.
5. Transportation costs for **You** and **Your Pet** to and from the boarding kennel/cattery establishment.

Section 7

Holiday cancellation/curtailment

We will pay

We will pay **You** up to £1,000 under **Halifax Pet Insurance** and £2,000 under **Halifax Pet Insurance eXtra** if during the **Period of Insurance**:

1. **You** cancel **Your** holiday or come home early because **Your Vet** believes **Your Pet** needs lifesaving surgery.
2. **You** cancel **Your** holiday less than 7 days before **You** were due to leave.
3. **You** can not get these expenses back from anywhere else, for example, from travel insurance.

We will not pay – (The general conditions and exclusions also apply)

1. These costs for anyone else, who is on holiday with **You**.
2. If **You** cancel **Your** holiday or come home early because **Your Pet** needs surgery which is not life-saving.

3. If **You** booked **Your** holiday less than 28 days before **You** were due to leave.
4. If **You** cancel **Your** holiday or come home early as a result of any **Pre-existing** or foreseeable condition or disease likely to necessitate emergency **Treatment**.
5. Any extra cancellation charges incurred because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

Section 8

Overseas travel/Territorial limits

1. **Your** pet is covered whilst in the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands.
2. In accordance with the European Economic Community regulations, provided that **You** comply with the **PETS Travel Scheme**, this insurance also extends to cover **Your Pet** for 12 months in any **Period of Insurance** under this scheme whilst temporarily located in any member country of the **PETS Travel Scheme** (Excluding Non EU Countries as defined by DEFRA) for overseas travel.

Section 9

Accidental damage

We will pay

- Up to £500 under **Halifax Pet Insurance** and a £1000 under **Halifax Pet Insurance eXtra** for any liability that **You** become legally responsible to pay due to accidental damage caused by **Your Pet**.

We will not pay

- The first £100 of each and every claim.
- Damage to property in the ownership, custody or control of **You**, **Your** family, household or any person employed by members of **Your** household or any person entrusted with the care, control and custody of **Your Pet**.

General exclusions

Applicable to all sections of this policy

We will not pay for claims arising directly or indirectly from:

1. **Your Pet** not being named on the schedule of **Insurance**.
2. **Your Pet** being under the age of 8 weeks when **You** take out the **Policy**. (There is no maximum pet age limit).
3. Incidents outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands, Eire and the Member Countries of the **PETS Travel Scheme** (Non EU countries as defined by DEFRA are not covered)
4. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection or military or usurped power.
5. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
6. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
7. Intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
8. **Your Pet** being an animal which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs Act (Northern Ireland) order 1991 or any subsequent amendments.
9. Malicious or wilful Injury or gross negligence to **Your Pet** caused by **You**, **Your** agents, employees or members of **Your** family.
10. Any medication or **Treatment** not recommended by a **Vet**.
11. The recurrence or continuation of **Illness**, disease or any condition from which **Your Pet** previously suffered arising prior to or within 10 days of inception of this insurance. (This exclusion is not applicable to renewed policies).
12. The use of **Your Pet** for commercial, guard, security or racing purposes.
13. Any liability where **You** are entitled to indemnity under any other insurance.
14. Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable unintended and

unexpected occurrence which takes place in its entirety at a specific moment in time and place during the Period of Insurance provided that

- (a) all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place
 - (b) Our liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the Period of Insurance shall not exceed £1,000,000 in the aggregate.
15. Infringement of UK animal health and importation legislation.
 16. Any **Pet** sold or where any financial interest whatsoever is parted with by **You**, whether temporarily or permanently.
 17. Any claims under any section of cover where premium has not been paid.
 18. The cost and compensation for euthanasia of **Your Pet** under a court order or the Contagious Diseases Act or following its destruction for the protection of livestock.

General conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply **We** may at **Your** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. **You** must take **Your Pet** for regular annual check-ups and keep **Your Pet** annually vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs against feline infectious enteritis, feline leukaemia and feline influenza in the case of cats or as advised by **Your Vet**. All vaccinations must be administered under veterinary supervision. Homeopathic vaccines are not acceptable.
2. **You** must provide proper care and attention to **Your Pet** at all times.
3. **You** will agree that **Your** current or previous **Vet** may release information or records regarding any **Pet** insured to **Halifax Pet Insurance**. If the **Vet** charges **You** for this information **You** will have to pay.
4. It is warranted that **You** are the owner of **Your Pet**.
5. In relation to any third party liability claims, **We** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this

Policy (except for costs and expenses of litigation recoverable or incurred with **Our** consent prior to the date of such payment).

6. You must take all reasonable precautions to prevent accidents, Injury or damage.

7. **Statutory Cancellation Rights**

You may cancel this **Policy** within 14 days of receipt of the **Policy** documents (new business) or the renewal date (the **Cancellation Period**) by writing to **Us** at the following address during the **Cancellation Period**:

Halifax Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
Hants
PO2 8QL

There is no refund of premium in the event of a claim for death by accident, theft or straying. However, in all other cases, **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**. In the event of a claim for death by accident, theft or straying, if **You** are paying by instalments **We** will deduct the outstanding instalments due from any claim payment made.

Cancellation Outside the Statutory Period

You may cancel this **Policy** at any time by providing prior written notice to the above address. Providing **You** have not incurred eligible claims during the period **You** have been on cover **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

If **You** are paying by instalments **Your** instalment payments will cease and if **You** incur eligible claims **We** will deduct the outstanding instalments due from any claim payment made.

Following a valid claim for death by accident, theft or straying **We** will cancel **Your Policy**. There is no refund of premium in the event of a claim for death from accident, theft or straying and if **You** are paying by instalments, **We** reserve the right to deduct any outstanding premiums from any claim payout made.

We reserve the right to cancel the **Policy** by providing 21 days prior written notice by registered post to **Your** last known address.

Any premium refund will be calculated in accordance with the above.

Non payment of premiums

We reserve the right to cancel this **Policy** immediately on written notice in the event of non payment of the premium or default if **You** are paying by instalments.

8. The **Policy** is an annual contract of insurance that can be paid monthly. If the premium is paid under a monthly instalment option and a claim has been settled during the **Period of Insurance You** must continue with the instalment payments. Alternatively **We** will deduct outstanding instalments from any claim payment that may be due to **You**. If the annual payment option is chosen and a claim is paid, no premium will be refunded if cancelled during the same **Period of Insurance**. Provided there has been no claim or **Incident** likely to give rise to a claim during the current **Period of Insurance We** will calculate the proportionate premium for the period **You** have been insured and refund any balance.

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** no premium refund will be given.

9. **We** or **Halifax Pet Insurance** may also cancel this **Policy** by giving **You** 5 days notice to **You** at **Your** last known address.
10. Cover under this **Policy** will terminate from the date that the payment was due in the event that premium is not received 10 days after the due date.
11. In the event of any disagreement between **Your Vet** and **Our Vet**, an independent **Vet** mutually agreed upon by both sides will be appointed and act as arbiter and whose decision will be binding on both sides.
12. In the event that **You** wish to amend cover from **Halifax Pet Insurance** to **Halifax Pet Insurance eXtra** or vice-versa the replacement **Policy** will be considered as a new contract and therefore any **Incidents, Illnesses, Injuries or Accidents** that occurred prior to the inception of the replacement cover will be considered as **Pre-existing** and excluded from cover.

Claims conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any payment made.

1. In the event of any possible claim under any sections of this insurance **You** must notify **Halifax Pet Insurance** as soon as possible and not later than 60 days after any possible **Incident** likely to result in a claim. Telephone: 0845 850 0268. If **You** do not contact **Us** within 60 days of the **Incident** and this prejudices **Our** ability to verify the claim then, other than in exceptional circumstances, **We** will be unable to deal with **Your** claim.
2. If any liability under this insurance is covered by any other insurance **Policy** **We** will not pay more than **Our** rateable proportion.
3. Following a claim **We** shall be entitled to take over and exercise any rights in **Your** name against any other party for **Our** own benefit and at **Our** own expense to recover any payment **We** have made under this **Policy**.
4. **We** will cancel **Your Policy** following a valid claim under Section 3: Death of Your Pet or Section 4: Theft or Straying. There will be no refund of premium. If **You** are paying by instalments **Your** instalment payments will cease and if **You** make a valid claim **We** will deduct the outstanding instalments due from any claim payment made.
5. **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** connivance.

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** option 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** may inform the police of the circumstances.

How to claim

General

1. **We** are unable to guarantee a claim over the telephone but please phone 0845 850 0268 as soon as possible to tell **Us** that **You** need to claim. **You** do not need to contact **Us** before any **Treatment** begins. **We** will require **Your Policy** number when **You** call so please have this ready.

Please note that calls may be monitored or recorded to assist with training and for quality control purposes.
2. **We** will send **You** a claim form. Ask **Your Vet** to fill in the claim form as soon as **You** can and collect any extra documents and supporting information **We** ask for.
3. **Halifax Pet Insurance** has the right to request further information either directly from the **Vet** or from **You** to confirm the validity of the claim at **Your** expense.
4. Send **Your** claim form and supporting documents to:

**Halifax Pet Insurance
Claims Department**
The Connect Centre
Kingston Crescent
Portsmouth
Hants
PO2 8QL

5. **We** will pay **Your** claim if the claim form is correct and complete:
 - When **We** have all the information **We** need to support the claim.
 - When **We** are sure that the claim is valid.
 - When any legal action or other action has been settled.

- If it is more convenient and **Your Vet** agrees, **We** can pay claims directly to **Your Vet**, after deductions. **You** can tell **Us** to do this when **You** make a claim. **We** will not pay veterinary fees directly to anyone who is not a **Vet**.

Other procedures for each type of claim

Section 1.

Veterinary Fees

- When **You** pay **Your Vet** for **Treatment** of an **Injury** or **Illness** which is covered by this **Policy** keep the receipts.
- When the **Treatment** is over, send **Your** claim form and receipts to **Us**.
- The claim form must be returned within 60 days of the start of the **Treatment** or by the end of the **Period of Insurance**, whichever is the sooner.
- An interim claim can be submitted.
- Claims for **Alternative** or **Complementary Medicine** must be approved by the **Halifax Pet Insurance** before the commencement of the **Treatment**.

Section 2.

Third Party Liability

If **Your** dog injures someone or damages their property, contact **Us** immediately and wait for written instructions from **Us**. Do not:

- Admit to anyone that **Your** dog was at fault.
- Offer to make payment to anybody.
- Give anybody information or anything that could help them claim against **You**.
- Answer letters from people who may claim against **You**, or who are acting for people who may claim against **You**.

Section 3.

Death of Your Pet

Send the claim form to **Us** as soon as possible after **Your Pet** dies, along with the purchase receipt and pedigree certificate (if applicable). **You** must also obtain a veterinary certificate stating the cause of death.

Following a valid claim **We** will cancel **Your Policy**. **We** will not issue any refund of **Your** premium. If **You** are paying by instalments, the payments will cease and **We** will deduct the outstanding instalments due from any claim payment made.

Sections 4 & 5.

Theft, straying, advertising and reward

- You** must notify **Your** local police station within 48 hours of the theft or loss (Dogs only). Ask for **Our** approval before **You** advertise or try other methods of finding **Your Pet**. Notify **Us** if **Your Pet** has not been recovered after 45 days and send in the purchase receipt and pedigree certificate (if applicable) together with any receipts for advertising costs. A police incident/crime reference number must be obtained by **You** and supplied to **Halifax Pet Insurance**.
- You must contact us and obtain agreement of the reward to be offered prior to any advertisement.
 - You must provide us with copies of the advert placed detailing reward offered along with the receipt showing the amount paid for the service.
 - Please do not arrange for the reward to be paid directly to the finder.
 - Please provide us with the name and address of the finder along with the details of where they saw the advert and became aware of the reward. We will then contact the finder and arrange for any appropriate payment to be made directly.

Following a valid claim for theft or straying, **We** will cancel **Your Policy**. **We** will not issue any refund of **Your** premium. If **You** are paying by instalments, the payments will cease and **We** will deduct the outstanding instalments due from any claim payment made.

Section 6.

Boarding kennel fees (If You have to go in to hospital)

When **You** leave hospital, obtain a medical certificate and send **Us** the medical certificate and the receipt from the boarding kennels/cattery and a covering letter.

Section 7.

Holiday cancellation/curtailment

Send **Us** receipts for the expenses **You** are claiming, and a letter explaining when and why **You** had to pay each expense.

Section 8.

Overseas travel cover claim procedure

1. In the event that **Your Pet** requires veterinary **Treatment** whilst temporarily in Eire or a Member Country of the **PETS Travel Scheme**, payment of any **Treatment** will be made by **You** to the **Vet** whilst **You** are there.
2. Upon return home **You** should telephone the **Halifax Pet Insurance** immediately and report the claim – 0845 850 0268. The **Halifax Pet Insurance** will forward **You** a claim form for completion and return.
3. This form must be returned complete with all paid veterinary receipts. Settlement of eligible claims will be made to **You**, after any applicable deductions have been made, in sterling at the current rate of exchange, such payments discharging **Us** from all further liability connected with such claim.

Section 9.

Accidental damage

1. **You** should call the claims helpline immediately **You** are aware of any circumstances likely to give rise to a property damage claim. A claim form will be sent to **You** which should be completed detailing the exact circumstances of the claim including the description of the articles damaged and their purchase price if known.
2. **You** should not admit any responsibility for the damage until the claim has been reported and considered by **Us**.

Complaints procedure

We are committed to providing **You** with an exceptional level of service and customer care. **We** realise, however, that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expect. When this happens **We** want to hear about it so that **We** can try to put things right.

Who to contact

The most important factors in getting Your complaint dealt with as quickly and efficiently as possible are:

- To be sure **You** are talking to the right person, and;
- That **You** are giving them the right information.

When You contact Us

Please give **Us Your** name and a contact telephone number. Please quote **Your Policy** and/or claim number and the type of **Policy You** hold. Please explain clearly and concisely the reason for **Your** complaint.

- So we begin by establishing **Your** first point of contact.

Step One – Initiating Your complaint:

You should first contact:

Halifax Pet Insurance The Quality Manager

The Connect Centre
Kingston Crescent
Portsmouth, Hants PO2 8QL
Tel – 0845 850 0265

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

Step Two – Contacting Agria head office:

If **Your** complaint is one of the few that cannot be resolved by this stage, please write with full details to: In respect of Sections 1, 3-9:

The Chief Executive
Agria International Forsakring AB
2b Alton House Office Park
Gatehouse Way, Aylesbury HP19 8XU
Tel - 0870 024 2414

In respect of Section 2 (Third Party Liability):

Chief Executive Officer
Groupama Insurance Company Limited
24 – 26 Minorities, London EC3N 1DE
Tel: 0870 850 8510
Fax: 020 7264 2860

A review of the matter will be carried out at a senior level and a final decision given.

Step Three – Beyond Agria:

If **We** have given **Our** final response and **You** are still dissatisfied, **You** may refer the matter to the Financial Ombudsman Service (FOS) at the following address:

Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall, London E14 9SR
Telephone 0845 080 1800
Fax 020 7964 1001

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted. Referral to the Financial Ombudsman does not affect **Your** right to take legal action against Agria International Forsakring AB for Sections 1, 3-9 and Groupama Insurance Company Limited for Section 2.

Please quote **Your Policy** number in any communication.

Preventing fraud

We and/or **Our** agents, along with other insurers pass information to fraud prevention and credit reference agencies. **We** may pass your details to the Claims and Underwriting Exchange Register run by the Insurance Database Services Ltd and other databases, to which other insurers may have access.

Data protection

Halifax Pet Insurance will use the information **You** have provided for the purposes of fulfilling this insurance contract. **Your** information will be held for no longer than is necessary. By providing this information, **You** consent to **Our** processing personal and sensitive data about **You** where this is necessary or appropriate. **You** are entitled to a copy of the information that is held about **You**. An administration fee will be charged for providing this information and requests should be made, in writing, to **Halifax Pet Insurance**.

Useful Numbers

Helplines

All policies automatically include access to the following helplines:

Healthcare away from Home – Telephone 0845 850 0268

(Lines open 8.00am to 8.00pm weekdays and 9.00am to 5.00pm on Saturdays)

If **You** and **Your Dog** are away from home whilst in the United Kingdom, Northern Ireland, Isle of Man and Channel Islands and **Your Pet** needs urgent veterinary care, **You** have access to a helpline so **You** can identify the nearest **Vet** for **You**.

Bereavement Counselling – Telephone 0845 602 6921

(Lines open 24 hours a day, 365 days a year)

An understanding confidential and professional service enabling **You** to talk for as long as **You** need about the death or illness of **Your Pet**. Help and advice to address the symptoms brought about by bereavement – available 24 hours a day, 365 days a year.

Pet Legal – Telephone 0845 676 9576

(Lines open 24 hours a day, 365 days a year)

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way – available 24 hours a day, 365 days a year.

Pet Minders – Telephone 0845 850 0268

(Lines open 8.00am to 8.00pm weekdays and 9.00am to 5.00pm on Saturdays)

This enables **You** to locate a registered Dog Minder (on a National basis) for either a few minutes or indeed weeks, in order to look after **Your Dog** whilst **You** are away.

Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

Customer Services – 0845 850 0265

Renewals – 0845 850 0267

Claims Line – 0845 850 0268

Healthcare Away From The Home – 0845 850 0268

Overseas Veterinary Care – 0845 850 0268

Bereavement Counselling – 0845 602 6921

Pet Legal – 0845 676 9576

Pet Minders – 0845 850 0268

Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

We also offer Home and Travel Insurance

Home Insurance – 0800 028 2498

Quoting reference PET2

Travel Insurance – 0800 731 0180

Quoting reference PET2

Xtra[®] help

Additional needs

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment, you can use Typetalk whenever you contact us.

For the visually impaired we can provide documents in large print, Braille or on audio cassette. We can also provide an audio cassette and large print or Braille diagram to help you use Halifax and Bank of Scotland cash machines. Please speak to a member of staff.

Customer service

We aim to please – but we know that sometimes things go wrong. If you have a problem or a complaint relating to your pet insurance we want to know. You can contact us by calling **0845 850 0265**.

General Halifax information

We hope that this **Policy** booklet has been helpful. Our staff can provide more detailed information and answer your questions about Halifax products and services.

General customer information

If you'd like more general information then the financial services watchdog – The Financial Services Authority – provides a range of free consumer booklets and factsheets and a Consumer Helpline. Visit their website at **www.fsa.gov.uk/consumerhelp** or call **0845 606 1234**.

The Financial Services Authority has a wealth of helpful information on a wide range of financial areas. However, it can only provide general information and cannot give specific advice or recommend any company's products, investigate individual complaints or contact firms on behalf of individuals.

Telephone calls may be monitored or recorded for training purposes.