



Pet Accident Treatment Insurance
Policy Wording

Underwritten by Astrenska Insurance Ltd

Lloyd &
Whyte



Welcome to your Pet Accident Treatment Insurance

This is a copy of the Insurance Policy held by the Policyholder enabling Insured Persons to benefit from the Cover described in this booklet.

The Policy and the schedule should be read together and form the contract of insurance.

Underwritten by Astrenska Insurance Limited. Arranged by Lloyd & Whyte Ltd here after referred to as Lloyd & Whyte.

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Definition of Terms

We have defined below words or phrases used throughout this Policy. To avoid repeating these definitions please note that where these words or phrases appear they have the precise meaning described below unless otherwise stated.

Accident	Accidental Injury caused by direct, unforeseen and unintentional event to an Insured Pet.
Commencement Date	The date at which an Insured Person subscribes to a Flexi-Plan administered by Lloyd & Whyte.
Cover	Cover for Treatment and benefits subject to the terms and conditions of this Policy.
Date of Entry	The date when an Insured Person was included under this Policy.
Injury(ies)	Physical damage or trauma caused immediately by an Accident. This does not include damage or trauma that occurs over a period of time or illness as a result of ingestion or intoxication of poisonous substances.
Insured Person(s)/ You/Your	A person who is a registered client of a Veterinary Practice resident in the United Kingdom and who holds a current Flexi-Plan via Lloyd & Whyte for whom the appropriate premium has been paid and whose name has been forwarded to Lloyd & Whyte in accordance with the terms of this Policy.
Insured Pet(s)	A cat or dog which is resident in the United Kingdom and owned by an Insured Person and for whom the appropriate premium has been paid and whose name has been forwarded to Lloyd & Whyte in accordance with the terms of this Policy.
Period of Cover	For each Insured Person from Commencement Date of Flexi-Plan until the Review Date of this Policy.
Policy	This contract being Our contract with the Policyholder providing the Cover as detailed in this booklet.
Policyholder	The Veterinary Practice from whom the premium is received. In the event of a claim it is understood that settlement will be made to the principal Insured Person on behalf of the Policyholder where appropriate.

Qualifying Period	The period between the Insured or Insured Pet(s) joining the plan and the point at which We will reimburse claims for Treatment under this Policy.
Review Date	The anniversary of the common renewal date of the Policy, as set out in the schedule.
Treatment	<p>Veterinary Services or supplies described in this booklet which are clinically necessary for the restoration of an Insured Pet's health following an Accident, provided that such services are:</p> <ul style="list-style-type: none"> a) provided by a registered Veterinary Practice; b) provided in accordance with accepted standards of Veterinary care.
United Kingdom	This comprises England, Scotland, Wales, Northern Ireland, The Channel Islands and the Isle of Man.
Vet, Vet's	A fully qualified Veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in general Veterinary practice.
Veterinary Practice	A company or organisation offering Veterinary care.
We/Our/Us/Insurer	Astrenska Insurance Limited.

Cover

This is Insurance Cover for the Policyholder and those who hold a current Flexi-Plan administered by Lloyd & Whyte. The purpose of the Policy is to provide an Insured Pet with veterinary services for Treatment of Injuries sustained from an Accident during the Period of Cover. We will pay benefits up to the maximum value shown provided that such Treatment is clinically necessary.

Section 1 - Accidental Treatment Benefits

Cover under this section applies in the United Kingdom only.

Benefits

We will pay benefits up to a maximum annual aggregate limit of £1,000 per Insured Pet per annum.

What We will not pay

Treatment or care costs required as a result of contracting an illness or naturally occurring condition, or illness or disease as a result of ingestion or intoxication of poisonous substances, nor other General Exclusions noted within this Policy.

What We will pay

The cost of veterinary fees for the veterinary Treatment the Insured Pet has received solely for the purpose of treating an Injury resulting from an Accident received during the Period of Cover.

Each Injury is covered for Treatment for up to 12 calendar months, commencing from the date during the Policy year the Injury occurred or until the maximum benefit is reached, whichever occurs first.

Conditions to Section 1

1. Reimbursement of the costs of Treatment under this Policy is subject to a Qualifying Period of 30 days.

Exclusions to Section 1

1. the cost for the Treatment associated with any illness or naturally occurring condition or Treatment not otherwise required as a direct result of an Accident;

2. charges in excess of the maximum annual limit Treatment allowance;
3. the cost of any routine Treatment;
4. the cost of any Treatment the Insured Pet receives more than 12 months after the date of the occurrence of the Injury;
5. the cost of any Treatment the Insured Pet receives for an Accident that occurred before the Commencement Date;
6. the cost of any Treatment resulting from an Injury, if the clinical signs are the same as the clinical signs of an Injury where We have already paid the cost of Treatment for 12 months;
7. the cost of any medicines or materials prescribed or supplied to be used more than 12 months after the date the occurrence of the Injury;
8. the cost of any elective Treatment or diagnostic or any Treatment that You choose to have carried out that is not directly related to an Injury, including any complications that arise;
9. the cost of any food, including food prescribed by a Vet, with the exception of liquid food, used for up to 5 days while Your pet is hospitalised at a veterinary practice, providing the Vet confirms the use of the liquid food is essential to keep your pet alive;
10. the cost of spaying or castration, unless the procedure is carried out when Your pet is suffering from an Injury and is essential to treat the Injury;
11. the cost of treating any Injury deliberately caused by You or anyone living with or in any way associated with You;
12. the cost of a house call unless the Vet confirms that moving the Insured Pet would further damage its health, regardless of Your personal circumstances;
13. extra costs for treating the Insured Pet outside usual surgery hours, unless the Vet confirms an emergency consultation is essential, regardless of Your personal circumstances;
14. the cost of hospitalisation and any associated veterinary Treatment, unless the Vet confirms the Insured Pet must be hospitalised for essential veterinary Treatment, regardless of Your personal circumstances;
15. the cost of surgical items that can be used more than once;
16. the cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy

or any other complementary or alternative Treatment. This includes any veterinary Treatment specifically needed to carry out the particular complementary or alternative Treatment;

17. the cost of buying or hiring equipment or machinery or any form of housing, including cages;
18. the cost of any Treatment received outside the United Kingdom;
19. the cost of dental Treatment unless the Insured Pet had a dental examination carried out by a Vet in the 12 months before the clinical signs of the Injury were first noted;
20. the cost of a post-mortem examination;
21. the cost of transplant surgery, including pre- and postoperative care;
22. the cost of any prosthesis, including any veterinary Treatment needed to fit the prosthesis, other than hip and/or elbow replacement(s) where required as a direct result of an Injury;
23. Injuries not apparent within 30 days of the Accident;
24. illness or disease as a result of ingestion or intoxication of poisonous substances.

Section 2 – Euthanase and Disposal

Cover under this section applies in the United Kingdom only.

If an Insured Pet requires euthanising following an Accident occurring during the Period of Cover, benefit will be paid for the cost of Euthanase and Disposal up to the limit of £100 per Insured Pet.

Conditions to Section 2

1. The animal must be euthanised by the Insured Person's registered Veterinary Practice unless in an emergency.
2. Reimbursement of the costs of euthanasia and disposal of an Insured Pet under this Policy is subject to a Qualifying Period of 30 days.

Exclusions to Section 2

1. We will not be liable for the cost of any burial or cremation casket or pet funeral service.

General Exclusions

Cover under this section applies in the United Kingdom only:

1. Treatment which a Vet is unable to provide due to circumstances beyond the control of such Vet;
2. the cost of treating any Injury deliberately caused by You or anyone living with or in any way associated with You;
3. services, supplies, drugs or Treatments which are experimental in nature, or not normally supplied by a Vet;
4. any charges for the completion of the claim form or the submission of a claim;
5. charges incurred by the Insured Person resulting from broken appointments;
6. any costs resulting from participation in illegal or unlawful activities;
7. any costs resulting from or associated with the ingestion of a foreign body;
8. any costs resulting from or associated with an allergic reaction;
9. any Treatment or euthanasia costs associated connected with a working animal; including but not limited to: guard dogs, farm dogs, hunting dogs and racing dogs;
10. any costs required for Treatment, euthanasia or disposal following an incident where an Insured Pet sustained Injury during the course of a road, air or boat journey and the Insured Pet was not restrained or travelling in a suitable container;
11. Any costs associated with an accident where Your insured dog did not have an adequate collar/lead or harness which could have prevented the accident occurring, including whilst loading Your Insured Pet into or out of Your vehicle or any vehicle in which it was travelling during Your care or the care of any person authorised or in any way associated with You;
12. Any costs associated with an accident where Your insured dog has escaped or strayed away from Your property due to inadequate security, or at the property of any person You have authorised to look after Your Insured Pet or who is in any way associated with You.

General Conditions

The following conditions apply:

1. Compliance with Policy Terms

Our liability under this Policy will be conditional upon each Insured Person complying with its terms and conditions and the Policyholder paying or agreeing to pay the premium to Us.

2. Change of Risk

The Policyholder must inform Us, as soon as reasonably possible, of any changes relating to Insured Pets and Insured Persons (such as address) which affect information given in connection with the application for Cover under this Policy.

3. Policy Duration and Payment

- a. The Policy shall be for one year and may be continued subject to the terms in force at the time of each Review Date.
- b. If the Insured Person obtains Cover for an Insured Pet after the Commencement/ Review Date, the Period of Cover shall be for the period up until the following Review Date and annually renewable thereafter.
- c. The premium payable shall be that prevailing generally at the Commencement Date or if later, the appropriate Review Date.
- d. The premium payable may be changed by Us from time to time. However, this Policy will not be subject to any alteration in payment rates generally introduced until the next Review Date.

4. Cancellation

- a. The Cover for an Insured Pet will be cancelled if You no longer meet the eligibility criteria of the Pet Accident Treatment Insurance.
- b. This Policy will be cancelled automatically upon non-payment of the Premium.
- c. Whilst We shall not cancel this Policy because of eligible claims made by any Insured Person We may at any time terminate an Insured Person's Cover or subject his/her Cover to different terms if he/she or the Policyholder has at any time:
 - i) misled Us by mis-statement or concealment;
 - ii) knowingly claimed benefits for any purpose other than as are provided for under this
 - iii) agreed to any attempt by a third party to obtain unreasonable financial gain to Our detriment;

- iv) otherwise failed to observe the terms and conditions of this Policy or failed to take reasonable care not to make a misrepresentation.
- d. If We cancel the Policy or any Insured Person's Cover We shall give the Policyholder 30 days notice sent by first class post to the last known address. If We do so, You may be entitled to a proportionate refund of premium.

5. Claims Procedure

- a. It is a condition of the Policy that all claims are accompanied by a fully completed claim form and a fully itemised printed invoice from the Vet administering Treatment detailing:

- i. Treatment administered and date of Treatment

- ii. fully itemised fee breakdown

The completed form and invoice should be sent to Lloyd & Whyte via the Veterinary Practice.

- b. Reimbursement is available only if the Treatment is provided by a Vet.
- c. Payment for Treatment will be made by BACS or cheque directly to the Veterinary Practice up to the maximum annual aggregate of £1,000.
- d. The Insured Person must settle any shortfall with the Veterinary Practice.
- e. If any benefit is provided or any payment is made under this Policy which is as a result of an action by a third party then the Insured Person must:
 - i) give Us full details of the potential claim against a third party;
 - ii) allow Us to pursue any loss under this Policy at Our expense;
 - iii) help Us to take legal action if We ask the Insured Person to.

6. Claims Notification

All claims must be notified (and supporting documentation supplied) within 60 days of the date of completion of the item of Treatment. We will not be liable in respect of any claim notified late.

7. Arbitration

When there is a dispute over the amount to be paid for a claim under this Policy, the dispute must be referred to an arbitrator to be agreed between the Policyholder and Us in accordance with the law at the time. When this happens, a decision must be made before the Policyholder can take any legal action against Us.

8. Alteration

We may alter any of the terms of this Policy at any Review Date. Details of the change will be advised to the Policyholder at such time.

9. Fraudulent or Unfounded Claims

If any claim under this Policy is in any respect fraudulent or unfounded all benefit paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recoverable by Us.

10. Other Insurance

Without prejudice to any other right or remedy We may have against any third party, if there is any other insurance covering any of the same benefits the Policyholder must disclose or procure that the relevant Insured Person discloses the same to Us. We shall not be liable to pay or contribute more than Our rateable. Any payment or contribution over and above such liability shall be at Our absolute discretion and shall be without prejudice to this condition.

11. Waiver

Waiver by Us of any term or condition of this Policy will not prevent Us from relying on such term or condition afterwards.

12. Settlement of Claims

All settlements will be made by BACS or cheque made payable to the Veterinary Practice or the Insured Person where the Insured Person has paid for Treatment.

13. Policy Excess

This Policy shall be subject to a policy excess of £100 in respect of each and every incident.

14. Exclusions under the Dangerous Dogs Act 1991

Section 1 of the Dangerous Dogs Act 1991 (<http://www.legislation.gov.uk/ukpga/1991/65/contents>) prohibits four types of dog:

- i) the Pit Bull Terrier
- ii) the Japanese tosa
- iii) the Dogo Argentino
- iv) the Fila Brasileiro

These breeds of dogs, along with any future breeds prohibited under the scope of the Dangerous Dogs Act 1991 or any successor legislation will be excluded from cover under this Policy.

15. Due Care

You must take all reasonable measures to keep your Insured Pet safe and to prevent accidents from occurring to Your Insured Pet. Where Your Insured Pet is a dog, You must ensure that Your Insured Pet cannot escape or stray from Your property and that any area in which a dog is kept be it on Your property or any third-party owned property must be secure and appropriately fenced.

Your Right to Complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please tell us your name and your claim number, reference or policy number and the reason for your complaint. We may record phone calls.

For complaints about claims or service you should contact:

The Quality Department
Astrenska Insurance Limited
PO Box 637
Haywards Heath
West Sussex
RH16 1WR

Email: quality@Astrenska.com

If you have any other type of complaint, please refer to the Terms of Business.

Financial Ombudsman Service

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS).

The FOS is an independent organisation which will review your case, but you must contact them within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

Their address is:

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

Tel No. 0800 023 4567 if calling from a landline 0300 123 9123 if calling from a mobile.

You can visit the Financial Ombudsman Service website at www.fos.org.uk

If you take any of the action mentioned above, it will not affect your right to take legal action.

Compensation Arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100.

Applicable Law

This contract shall be governed by and construed in accordance with English Law unless:

1. You and the Insurer agree otherwise; or
2. at the date of the contract you are resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply..

Arranged through Lloyd & Whyte Ltd

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Lloyd & Whyte Ltd is authorised and regulated by the Financial Conduct Authority. Calls may be recorded for use in quality management, training and customer support.

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