

AA INSURANCE SERVICES LTD

IN ASSOCIATION WITH

ULTIMATE PET PARTNERS LTD

**POLICY DOCUMENT – FOR POLICIES PREFIXED WITH AA/UIC**

**Your Policy includes a 24/7 Pet Advice Line - Please telephone VetadviceLine on 0843 462 0605**

Policy Booklet Number : AA/UIC/XXXXX  
Policy Booklet Effective Date : May 12

**Policy Wording**

**This is *Your* Policy Document**

This document explains exactly what cover is provided and contains the terms and conditions of *Your* policy. This document, together with *Your* application for cover and *Schedule*, forms the policy and should be read as one document. The *Schedule* contains information about *You*, *Your Pet*, the period of cover, what is covered and the premium.

As long as *You* keep to the conditions of this policy, *We* agree to provide *You* with one calendar month of cover for each monthly payment *We* receive from *You* from the *Commencement* Date of the insurance. In the event of payment default *You* have 7 days from this date to contact *Us* to arrange payment. If payment is not received *Your* policy will be cancelled from the date of the default, and *You* will not be entitled to any of the benefits provided by *Your* policy.

This policy provides cover for the cost of *Veterinary Fees* if *Your Pet* suffers from a sudden and unexpected *Injury* or *Illness* together with other benefits. *You* are entitled to use the services of any registered veterinary practitioner in the UK, Channel Islands and the Isle of Man. *Veterinary Fees* are defined in Sections 1 & 2 of this document and are subject to stated limits, *Excesses* and applicable *Waiting Periods*.

This policy is a fixed-term contract of insurance not a continuous permanent health policy. It provides cover for *Your Pet* while *You*, or anyone acting with *Your* permission, is looking after it. *We* will only provide cover once *Ultimate* have accepted a completed application and issued a *Schedule* on *Our* behalf.

It is up to *You* to ensure that the cover *You* have selected is appropriate for *Your* needs. *We* cannot advise *You* on whether this policy meets *Your* personal objectives, financial situation or needs. If *You* have any questions regarding this policy or *You* would like to make changes or additions to this cover, please contact *Ultimate* on 0843 309 1196.

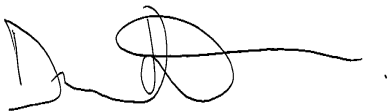
*You* have informed *Us* that *Your Pet* is in good health as at the *Commencement Date* and does not have any *Illness* or *Injury*, save for those which have been notified to and accepted by *Us* in writing.

*You* must notify *Us* as soon as possible of any changes which may affect the cover provided and which have occurred since the cover started. If *You* do not inform *Us* of any changes, this policy is likely to become invalid and is unlikely to provide the cover *You* require.

This policy does not cover every circumstance or expense and *We* have some exclusions that help keep premiums affordable. Details of the exclusions applicable to each section is included after each section, and details of general exclusions, which apply to all sections of cover can be found in Section 15 of this document.

In return for payment of the correct premium, *We* will provide insurance for the *Pet* named on the *Schedule* for the *Benefit Limits* noted on the *Schedule* as per the policy terms and conditions as set out in this document.

Signed for and on behalf of the Insurer



**David Newman**  
**Underwriting Director**



## The Benefit Table

	Bronze	Accident Only	Silver	Accident and Illness	Gold	Accident and Illness Plus
<i>Veterinary Fees – per Condition</i>	£1,000	£2,000	£3,000	£3,000	£5,000	£5,000
<i>Complementary Medicine</i>	£200	£250	£300	£300	£500	£500
<i>CT/MRI scans and Associated Costs</i>	£250	£500	£750	£750	£1,250	£1,250
<i>Cruciate Ligament</i>	£500	£500	£3,000	£3,000	£5,000	£5,000
<i>Dentistry as a direct result of an Accident/Injury</i>	£1,000	£2,000	£3,000	£3,000	£5,000	£5,000
<i>Special Diet</i>	Not Covered	Not Covered	£100	£100	£100	£100
<i>Death from Accident or Illness</i>	Not Covered	Not Covered	£250	£250	£1,000	£1,000
<i>Emergency boarding kennel/cattery fees</i>	Not Covered	Not Covered	£250	£250	£750	£750
<i>Holiday Cancellation</i>	Not Covered	Not Covered	£250	£250	£2,000	£2,000
<i>Loss by Theft or Straying</i>	Not Covered	Not Covered	£250	£250	£750	£750
<i>Accidental Damage</i>	Not Covered	Not Covered	Not Covered	Not Covered	£500	£500
<i>Third Party Liability (Dogs Only)</i>	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000
<i>Overseas Travel</i>	Up to 30 days	Not Covered	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days

**GUIDE TO YOUR POLICY:**

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## SECTION 1 – DEFINITIONS

In this policy:

- references to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa.
- monetary references are to UK pounds sterling.
- certain words and expressions used in this policy have a specific meaning.

The following words will have the meanings described below wherever they appear in this document.

*Accident* means a sudden, unforeseen, and unintended event causing *Injury to Your Pet*.

*Associated Costs* means general anaesthetic/sedation, drugs administered for the *Treatment*, one day's hospitalisation and interpretation fees.

*Benefit Limits* means the total amount payable per claim or per *Condition* per each section of coverage. The maximum *Benefit Limit that We* will pay for a single *Condition*, a *Recurring Condition* or a *Chronic Condition* suffered by *Your Pet* is the *maximum Benefit Limit* that was current in the *Policy Period* when the *Condition* first manifested, as stated in *Your Policy Schedule*. If *You* stop making premium payments to *Us* then cover for any ongoing *Conditions* will cease.

If *You* transfer *Your Pet* to a plan with additional or higher *Benefit Limits*, the additional or higher *Benefit Limits* will not apply if the *Condition* being claimed first manifested itself before the transfer date. If *You* transfer *Your Pet* to a plan with lower *Benefit Limits*, the higher *Benefit Limits* will cease to apply to any claims *You* are currently making.

*Bilateral Condition* means any *Condition* affecting body parts of which *Your Pet* has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). When applying a *Benefit Limit* or exclusion, *Bilateral Conditions* are considered as one *Condition*.

*Chronic Condition* means a *Condition* which, once developed, is deemed incurable or is likely to continue for the remainder of *Your Pet's* life.

*Clinical Signs* means changes in *Your Pet's* normal healthy state, its bodily functions or behaviour.

*Complementary Medicine* means physiotherapy, hydrotherapy, acupuncture, homeopathic or herbal medicines administered by a suitably qualified practitioner following a recommendation from a qualified vet. The following practitioners are considered to be suitably qualified: Association of Chartered Physiotherapists in Animal Therapy/ National Association of Veterinary Physiotherapists, The International Association of Animal Therapists, Canine Hydrotherapy Association International Veterinary Acupuncture Society (IVAS), the Association of British Veterinary Acupuncturists (ABVA) and members of the British Veterinary Rehabilitation and Sports Medicine Association (BVRSMMA).

*Commencement Date* means the date and time when cover first starts as noted in the *Schedule*.

*Condition* means any *Injury* sustained during, or resulting from, a single *Accident* or any manifestation of an *Illness* having the same diagnostic classification or resulting from the same disease process regardless of the number of incidents or areas of *Your Pet's* body affected.

*Continuation Claim* means any claim for on-going *Treatment* for a *Condition* which has already been claimed for and which can be linked back to the original claim. Special Note in respect of policies previously underwritten by QBE Insurance (Europe) Ltd: this definition is extended to include any *Conditions* claimed for under *Your* previous Policy.

*Dentistry* means *Treatment* to the teeth and gums of *Your Pet* which is as a direct result of an *Accident* or *Injury to Your Pet*.

*End Date* means the date on which this policy ends, which will be the earliest of the following:

- the date *Your Pet* dies; or
- the expiry of the current *Policy Period*:
  - if *You* fail to renew this policy; and/or
  - *We* choose not to renew this policy for whatever reason; or
- the date *You* fail to pay the premium; or
- the date *You* cancel this policy; or
- the date *We* cancel this policy for whatever reason

*Excess* means the first amount of a claim as shown in the *Schedule* that is payable by *You* for each *Illness* or accidental *Injury Condition* treated during each 12 month *Period* or as stipulated in the *Schedule* in respect of Section 8. The Excess is not deducted from the Benefit Limit.

*Holiday* means a vacation or pleasure trip including at least one overnight stay made by *You* outside the United Kingdom which commences and ends in the United Kingdom. For Policyholders living in the Channel Islands or the Isle of Man *Holiday* means a vacation or pleasure trip including at least one overnight stay made by *You* outside the Channel Islands or the Isle of Man which commences and ends in the Channel Islands or Isle of Man respectively. Please note that for Section 10, the definition of *Holiday* is expanded to include *Your Pet* accompanying *You on Holiday*, however cover is restricted to travelling with *Your Pet* in European Union member countries which are included in the Pet Travel Scheme (PETS) only.

*Illness* means sickness, disease, infection or any change in *Your Pet's* normal healthy state which is not caused by *Injury*.

*Immediate Family* means *Your* parent, brother, sister, son, daughter, spouse, life partner or civil partner.

*Injury* means damage to one or more parts of *Your Pet's* body as a result of one accidental cause.

*Market value* means the price usually paid for a *Pet* of the same age, breed and pedigree at the time a claim is made under this insurance.

*Period of Insurance* means a calendar month for which *You* have paid *Us* the agreed premium.

*Pet* means a dog or cat covered under this policy and named and described in *Your Schedule*.

*Policy Period* means the continuous 12 months period, effective from the *Commencement Date*, for which *We* have agreed to provide cover and for which *You* have paid the relevant premium for each *Period of Insurance*.

*Pre-existing Condition* means:

- any *Condition*, symptom or sign of a *Condition* occurring or existing in any form prior to the *Commencement Date*; or
- any *Illness*, symptom or sign of an *Illness* occurring or existing in any form during the *Waiting Period*

*Proposal Form* means *Your* on-line or telephone application for this *Pet* Insurance containing the facts disclosed to *Us* which forms the basis of *Your* policy with *Us*.

*Recurring Condition* means a *Condition* that is curable but may recur.

*Schedule* means the document which contains important information about *You* and this policy and forms part of the policy document.

*Treatment* means any consultation, examination, advice, tests, x-rays, slides, ultrasound and MRI, medication, surgery or nursing care provided by a veterinary practice or qualified practitioner recommended by a *Vet*.

*Ultimate* means Ultimate Pet Partners Ltd, who on behalf of Ultimate Insurance Company Ltd is the administrator for all sections of this policy and whose registered office is situated at 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE Company Registration number 06740793, and who can be contacted on 0843 309 1196 and/or [customer.services@uispet.co.uk](mailto:customer.services@uispet.co.uk). Ultimate Pet Partners Ltd is an appointed representative of Ultimate Insurance Solutions Ltd (FSA No. 311368), who are authorised and regulated by the Financial Services Authority.

*Unlicensed Medication* means any medication that is not licensed for the *Treatment* of a particular *Condition*.

*Unlicensed Treatment* means any *Treatment* that is not approved or legal or any *Treatment* that is being trialled.

*Vet* means a Registered Veterinary Surgeon.

*Veterinary Fees* means reasonable and necessary, customary and essential fees typically charged by a *Vet* in the provision of *Treatment*.

*Waiting Period* means a period of 10 days starting from the *Commencement Date* of the initial *Policy Period* during which an *Illness* occurs or shows *Clinical Signs* will be excluded from cover unless otherwise agreed by *Us* and noted on the *Schedule*.

*We, Our, Us, Insurer* means Ultimate Insurance Company Ltd whose registered office is situated at Suite 913, Europort, Gibraltar. Home State; Gibraltar, and is registered in Gibraltar under company registration number 103362.

*Your Vet* means the *Vet* or veterinary practice *You* employ to carry out *Your Pet's Treatment*.

*You, Your* means the person named as the Policyholder on the *Schedule*.

From this point on, all defined terms appear in italics throughout this document.

## SECTION 2A – VETERINARY FEES (BRONZE COVER)

### 2A.1 Cover

We will pay the claim amount, for normal and customary *Veterinary Fees* up to the maximum *Benefit Limit* as shown in *Your Schedule* for *Treatment* and/or for *Complementary Medicine* and/or CT/MRI Scans and *Associated Costs* and/or for cruciate ligament and/or for *Dentistry* claims up to a maximum *Benefit Limit* as shown in *Your Schedule*. The *Benefit Limit* is applied separately to every unrelated *Condition* claimed for.

Any amount paid for a *Condition* under Your AA Pet Insurance Policy insured by QBE Insurance (Europe) Ltd covering *Your Pet* will be deducted from the *Benefit Limit* under this *Policy*.

For the avoidance of doubt, please note that the *Benefit Limit* for *Complementary Medicine* and/or CT/MRI Scans and *Associated Costs* and/or for cruciate ligament claims is included within the maximum *Benefit Limit* amount of £1,000.

**If total *Veterinary Fees* are likely to exceed £1,000 You must notify *Ultimate* immediately for pre-authorisation as *We* shall obtain a second opinion from *Our* veterinary advisor.**

### 2A.2 Level of *Veterinary Fees* allowed

Every claim will be reviewed by a Vet Nurse and compared to charges for the same or similar *Treatment* to ensure that the *Treatment* and Vets Fees are reasonable, necessary, essential and not excessive.

We will only pay up to a maximum of 100% mark up on the manufacturer's price of veterinary medicines.

### 2A.3 Advice Line

Included in *Your Policy* is a *Pet Advice* service, provided by Vetadviceline, for those times when taking *Your Pet* to *Your* normal *Vet* is not possible or practical - *You* may contact Vetadviceline's veterinary nurses at any time, who will give *You* advice about *Your Pet's* health and welfare. This service is available 24 hours a day, every day of the year.

**Vetadviceline's telephone number is 0843 462 0605.**

### 2A.4 CT/MRI Scans

We will pay up to the *Benefit Limit* as shown in *Your Schedule* for CT/MRI Scans and *Associated Costs*. This is not a separate benefit but limited under *Veterinary Fees*.

### 2A.5 Cruciate Ligament Claims

We will pay up to the *Benefit Limit* as shown in *Your Schedule* for cruciate ligament claims. This is not a separate benefit but limited under *Veterinary Fees*.

### 2A.6 Exclusions

The following are excluded from cover:

2A.6.1 Any claim in excess of £500 relating to cruciate ligament;

2A.6.2 Costs resulting from an *Injury* or *Condition* that;

2A.6.2.1 is the same as or has the same diagnosis or *Clinical Signs* as an *Injury* or *Condition* *Your Pet* had before the *Commencement Date*;

2A.6.2.2 is caused by, relates to or results from an *Injury* or *Condition* *Your Pet* had before the *Commencement Date*.

2A.6.3 Costs resulting from or related to any excluded *Condition* as shown in the *Schedule*;

2A.6.4 Costs for cosmetic *Treatment*, elective *Treatment*, routine *Treatment* or preventative *Treatment* recommended by a *Vet* to prevent an *Injury*. This is not limited to but includes vaccination, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, breeding, whelping, kitting, bathing, dematting, killing and controlling fleas and worms, spaying to

prevent the re-occurrence of false pregnancy and any claims as a result of these procedures unless specifically noted on the *Schedule*;

- 2A.6.5 Any dental or gum *Treatment*, unless required as a direct result of an *Accident* or *Injury* to *Your Pet*;
- 2A.6.6 Any routine, preventative or cosmetic dental or gum *Treatment*;
- 2A.6.7 *Treatment* received by *Your Pet* after the *End Date*;
- 2A.6.8 The cost of any *Treatment* if a claim has not been submitted within 90 days of the first date *Your Pet* received *Treatment*;
- 2A.6.9 The cost of any *Treatment* for behavioural problems or for any *Conditions* arising as a result of the same;
- 2A.6.10 Any costs for house calls/out-of-hours calls/non essential hospitalisation and ambulance costs (where covered) unless a *Vet* confirms that *Your Pet* was suffering from a life-endangering *Condition* or *Your Vet* can confirm in writing that it was essential and not to have done so would have seriously worsened *Your Pet's Condition*. *Your* additional personal expenses not specifically shown in this policy will not be covered. Please note *We* will not pay ambulance fees from *Your* normal veterinary clinic to a transferred night veterinary clinic or referral clinics;
- 2A.6.11 Costs of putting *Your Pet* to sleep except when it is to alleviate incurable and inhumane suffering and *Your Vet* has recommended it; always excluding the costs of putting *Your Pet* to sleep for financial reasons or because of behavioural problems;
- 2A.6.12 Costs of cremation and disposal, including post mortem costs, coffins or caskets;
- 2A.6.13 Costs which are not supported by an original receipt or invoice itemising the *Treatment* costs incurred;
- 2A.6.14 Costs for *Treatment of Conditions* arising from *Your Pet* being overweight, except weight gain as a direct result of a diagnosed *Illness*;
- 2A.6.15 The cost of any diet food, even if prescribed;
- 2A.6.16 Any costs associated with routine or investigative laboratory tests or procedures unless the *Clinical Signs* /symptoms exist and the tests and procedures are to diagnose a specific *Condition*;
- 2A.6.17 Extra fees on external laboratory fees. *We* will only pay the external fee plus up to £20 for post and packaging and interpretation;
- 2A.6.18 Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format;
- 2A.6.19 Continuation claims unless *You* have paid the required premiums to keep *Your* policy in force;
- 2A.6.20 Continuation claims where the maximum *Benefit Limit* has been reached for that *Condition*;
- 2A.6.21 The *Excess* applicable to this section of cover;
- 2A.6.22 Any costs of hiring or buying a cage, basket or bedding needed for the treatment or general well being of *Your Pet* and any general health enhancers;
- 2A.6.23 Any *Unlicensed Treatment* or any complications arising from the same;
- 2A.6.24 Any *Unlicensed Medication* unless proved that all other licensed medication has been given with no effect and that the *Unlicensed Medication* has been proven to have a beneficial effect for that *Condition*. *We* will not pay for any complications arising from this *Treatment*;
- 2A.6.25 Any costs associated with prosthetics (artificial body parts) with the exception of costs related to replacement hip, elbow and/or knee joints.
- 2A.6.26 Any costs for the repair and *Treatment* of umbilical hernias;
- 2A.6.27 Costs resulting from any excluded *Condition* which applied to *Your AA Pet Insurance Policy* issued by QBE Insurance (Europe) Ltd covering *Your Pet*.

**Please note for Pets aged 6 years and over; a 20% co-payment will apply to each claim payment for *Veterinary Fees*, *Complementary Medicine*, *CT/MRI scans* and *Associated Costs*, *cruciate ligament* and *Dentistry* claims, which is in addition to the deduction of the applicable standard *Excess* and will also apply to continuation claims.**

#### **SECTION 2B – VETERINARY FEES (ACCIDENT ONLY COVER)**

##### **2B.1 Cover**

*We* will pay the claim amount, for normal and customary *Veterinary Fees* up to the maximum *Benefit Limit* as shown in *Your Schedule* for *Treatment* and/or for *Complementary Medicine* and/or *CT/MRI Scans* and *Associated Costs* and/or for *cruciate ligament* and/or for *Dentistry* claims up to a maximum *Benefit Limit* as shown in *Your Schedule*, following *Your Pet* being involved in an *Accident* and/or suffering an *Injury*. The *Benefit Limit* is applied separately to every unrelated *Accident* or *Injury* claimed for per *Policy Period*.

For the avoidance of doubt, please note that the *Benefit Limit* for *Complementary Medicine* and/or *CT/MRI Scans* and *Associated Costs* and/or for *cruciate ligament* claims is included within the maximum *Benefit Limit* amount of £2,000.

**If total *Veterinary Fees* are likely to exceed £1,000 *You* must notify *Ultimate* immediately for pre-authorization as *We* shall obtain a second opinion from *Our* veterinary advisor.**

##### **2B.2 Level of *Veterinary Fees* allowed**

Every claim will be reviewed by a *Vet Nurse* and compared to charges for the same or similar *Treatment* to ensure that the *Treatment* and *Vets Fees* are reasonable, necessary, essential and not excessive.

*We* will only pay up to a maximum of 100% mark up on the manufacturer's price of veterinary medicines.

- 2B.3 Advice Line**  
Included in *Your Policy* is a *Pet Advice* service, provided by VetadviceLine, for those times when taking *Your Pet to Your normal Vet* is not possible or practical - *You* may contact VetadviceLine's veterinary nurses at any time, who will give *You* advice about *Your Pet's* health and welfare. This service is available 24 hours a day, every day of the year.  
**VetadviceLine's telephone number is 0843 462 0605.**
- 2B.4 CT/MRI Scans**  
We will pay up to the *Benefit Limit* as shown in *Your Schedule* for CT/MRI Scans and *Associated Costs*. This is not a separate benefit but limited under *Veterinary Fees*.
- 2B.5 Cruciate Ligament Claims**  
We will pay up to the *Benefit Limit* as shown in *Your Schedule* for cruciate ligament claims. This is not a separate benefit but limited under *Veterinary Fees*.
- 2B.6 Exclusions**  
The following are excluded from cover:
- 2B.6.1 Any *Illness*;
  - 2B.6.2 Any claim in excess of £500 relating to cruciate ligament;
  - 2B.6.3 Costs resulting from an *Injury or Condition* that;
    - 2A.6.3.1 is the same as or has the same diagnosis or *Clinical Signs* as an *Injury or Condition Your Pet* had before the *Commencement Date*;
    - 2A.6.3.2 is caused by, relates to or results from an *Injury or Condition Your Pet* had before the *Commencement Date*.
  - 2B.6.4 Costs resulting from or related to any excluded *Condition* as shown in the *Schedule*;
  - 2B.6.5 Costs for cosmetic *Treatment*, elective *Treatment*, routine *Treatment* or preventative *Treatment* recommended by a *Vet* to prevent an *Injury*. This is not limited to but includes vaccination, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, breeding, whelping, kitting, bathing, dematting, killing and controlling fleas and worms, spaying to prevent the re-occurrence of false pregnancy and any claims as a result of these procedures unless specifically noted on the *Schedule*;
  - 2B.6.6 Any dental or gum *Treatment*, unless required as a direct result of an *Accident or Injury to Your Pet*;
  - 2B.6.7 Any routine, preventative or cosmetic dental or gum *Treatment*;
  - 2B.6.8 *Treatment* received by *Your Pet* after the *End Date*;
  - 2B.6.9 The cost of any *Treatment* if a claim has not been submitted within 90 days of the first date *Your Pet* received *Treatment*;
  - 2B.6.10 The cost of any *Treatment* for behavioural problems or for any *Conditions* arising as a result of the same;
  - 2B.6.11 Any costs for house calls/out-of-hours calls/non essential hospitalisation and ambulance costs (where covered) unless a *Vet* confirms that *Your Pet* was suffering from a life-endangering *Condition* or *Your Vet* can confirm in writing that it was essential and not to have done so would have seriously worsened *Your Pet's Condition*. *Your* additional personal expenses not specifically shown in this policy will not be covered. Please note *We* will not pay ambulance fees from *Your* normal veterinary clinic to a transferred night veterinary clinic or referral clinics;
  - 2B.6.12 Costs of putting *Your Pet* to sleep except when it is to alleviate incurable and inhumane suffering and *Your Vet* has recommended it; always excluding the costs of putting *Your Pet* to sleep for financial reasons or because of behavioural problems;
  - 2B.6.13 Costs of cremation and disposal, including post mortem costs, coffins or caskets;
  - 2B.6.14 Costs which are not supported by an original receipt or invoice itemising the *Treatment* costs incurred;
  - 2B.6.15 Costs for *Treatment of Conditions* arising from *Your Pet* being overweight;
  - 2B.6.16 Any costs associated with routine or investigative laboratory tests or procedures unless the *Clinical Signs /symptoms* exist and the tests and procedures are to diagnose a specific *Condition*;
  - 2B.6.17 Extra fees on external laboratory fees. *We* will only pay the external fee plus up to £20 for post and packaging and interpretation;
  - 2B.6.18 Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format;
  - 2B.6.19 Continuation claims unless *You* have paid the required premiums to keep *Your* policy in force;
  - 2B.6.20 The *Excess* applicable to this section of cover;
  - 2B.6.21 Any costs of hiring or buying a cage, basket or bedding needed for the treatment or general well being of *Your Pet* and any general health enhancers;
  - 2B.6.22 Any *Unlicensed Treatment* or any complications arising from the same;
  - 2B.6.23 Any *Unlicensed Medication* unless proved that all other licensed medication has been given with no effect and that the *Unlicensed Medication* has been proven to have a beneficial effect for that *Condition*. *We* will not pay for any complications arising from this *Treatment*;
  - 2B.6.24 Any costs associated with prosthetics (artificial body parts) with the exception of costs related to replacement hip, elbow and/or knee joints.

Please note for Pets aged 6 years and over; a 20% co-payment will apply to each claim payment for **Veterinary Fees, Complementary Medicine, CT/MRI Scans and Associated Costs, Cruciate Ligament and Dentistry** claims, which is in addition to the deduction of the applicable standard **Excess** and **We will also apply to continuation claims.**

## SECTION 2C – VETERINARY FEES (SILVER AND GOLD COVERS)

### 2C.1 Cover

We will pay the claim amount, for normal and customary *Veterinary Fees* up to the maximum *Benefit Limit* as shown in *Your Schedule* for *Treatment* and/or for *Complementary Medicine* and/or *CT/MRI Scans and Associated Costs* and/or for *cruciate ligament* and/or for *Dentistry* up to a maximum *Benefit Limit* as shown in *Your Schedule*. The *Benefit Limit* is applied separately to every unrelated *Condition* claimed for.

Any amount paid for a *Condition* under Your AA Pet Insurance Policy insured by QBE Insurance (Europe) Ltd covering *Your Pet* will be deducted from the *Benefit Limit* under this *Policy*.

For the avoidance of doubt, please note that the *Benefit Limit* for *Complementary Medicine* and/or *CT/MRI Scans and Associated Costs* is included within the maximum *Benefit Limit* amount as shown in *Your Schedule*.

**If total *Veterinary Fees* are likely to exceed £1,000 You must notify *Ultimate* immediately for pre-authorization as *We* shall obtain a second opinion from *Our* veterinary advisor.**

### 2C.2 Level of *Veterinary Fees* allowed

Every claim will be reviewed by a Vet Nurse and compared to charges for the same or similar *Treatment* to ensure that the *Treatment* and *Vets Fees* are reasonable, necessary, essential and not excessive.

We will only pay up to a maximum of 100% mark up on the manufacturer's price of veterinary medicines.

### 2C.3 Special Diet

We will contribute to the cost of *Your Pet's* prescription food, up to a maximum of £100, as long as it is prescribed by *Your Vet* and can only be brought from a veterinary surgery or online pharmacy and it is to dissolve bladder stones or crystals in urine and for no other purpose. We will deduct 53p a tin and £1.00 per kilo as *Your* normal feeding costs for *Your Pet*. We will not be liable for any other dietary costs under this policy. The maximum *Benefit Limit* that *We* will pay for *Special Diet* is the *Benefit Limit* shown in *Your Schedule* for up to 60 days per *Policy Period*. Payments shall be limited to 365 days from the date the *Condition* first manifested subject to renewal. Please note any *Special Diet* payment for bladder stones or crystals in urine will cease once these are dissolved, *We* will not continue to pay as a preventative measure to stop the stones re-occurring.

### 2C.4 Advice Line

Included in *Your Policy* is a *Pet Advice* service, provided by *Vetadvice*line, for those times when taking *Your Pet* to *Your* normal *Vet* is not possible or practical - *You* may contact *Vetadvice*line's veterinary nurses at any time, who will give *You* advice about *Your Pet's* health and welfare. This service is available 24 hours a day, every day of the year.

***Vetadvice*line's telephone number is 0843 462 0605.**

### 2C.5 CT and MRI Scans

We will pay up to the *Benefit Limit* as shown in *Your Schedule* for *CT and MRI Scans and Associated Costs*. This is not a separate benefit but limited under *Veterinary Fees*.

### 2C.6 Cruciate Ligament Claims

We will pay up to the *Benefit Limit* as shown in *Your Schedule* for *cruciate ligament* claims. This is not a separate benefit but limited under *Veterinary Fees*.

### 2C.7 Dentistry

**We will pay up to the *Benefit Limit* as shown in *Your Schedule* for *Dentistry* that is required as a direct result of an *Accident* and/or *Injury* to *Your Pet*. This is not a separate benefit but limited under *Veterinary Fees*.**

### 2C.8 Exclusions

The following are excluded from cover:

2C.8.1 Costs resulting from an *Illness* that first showed *Clinical Signs* before the *Commencement Date* or within the *Waiting Period* of the *Commencement Date*.

2C.8.2 Costs resulting from an *Illness* or *Injury* that;

2C.8.2.1 is the same as or has the same diagnosis or *Clinical Signs* as an *Injury, Illness* or *Clinical Signs* *Your Pet* had before the *Commencement Date*;

2C.8.2.2 is caused by, relates to or results from an *Injury, Illness* or *Clinical Signs* *Your Pet* had before *Commencement Date*.

2C.8.3 Costs resulting from or related to any excluded *Condition* as shown in the *Schedule*;

2C.8.4 Costs for cosmetic *Treatment*, elective *Treatment*, routine *Treatment* or preventative *Treatment* recommended by a *Vet* to prevent an *Injury* or *Illness*. This is not limited to but includes vaccination, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, breeding, whelping, kitting, bathing, dematting, killing and controlling fleas and worms, spaying to prevent the re-occurrence of false pregnancy and any claims as a result of these procedures unless specifically noted on the *Schedule*;

2C.8.5 Any routine, preventative or cosmetic dental or gum *Treatment* or scaling and polishing the teeth;

2C.8.6 Any dental or gum *Treatment* as a direct result of an *Illness*. However, please note *We* will cover the cost as a direct result of an *Injury* or *Accident*;

2C.8.7 *Treatment* received by *Your Pet* after the *End Date*;

2C.8.8 The cost of any *Treatment* if a claim has not been submitted within 90 days of the first date *Your Pet* received *Treatment*;

2C.8.9 The cost of any *Treatment* for behavioural problems or for any *Conditions* arising as a result of the same;



- 2C.8.10 Any costs for house calls/out-of-hours calls/non essential hospitalisation and ambulance costs (where covered) unless a *Vet* confirms that *Your Pet* was suffering from a life-endangering *Condition* or *Your Vet* can confirm in writing that it was essential and not to have done so would have seriously worsened *Your Pet's Condition*. *Your* additional personal expenses not specifically shown in this policy will not be covered. Please note *We* will not pay ambulance fees from *Your* normal veterinary clinic to a transferred night veterinary clinic or referral clinic;
- 2C.8.11 Costs of putting *Your Pet* to sleep except when it is to alleviate incurable and inhumane suffering and *Your Vet* has recommended it; always excluding the costs of putting *Your Pet* to sleep for financial reasons or because of behavioural problems;
- 2C.8.12 Costs of cremation and disposal, including post mortem costs, coffins or caskets;
- 2C.8.13 Costs which are not supported by an original receipt or invoice itemising the *Treatment* costs incurred;
- 2C.8.14 Costs for *Treatment of Conditions* arising from *Your Pet* being overweight, except weight gain as a result of a diagnosed *Illness*;
- 2C.8.15 The cost of any diet food, even if prescribed, other than those detailed at 2.C.3;
- 2C.8.16 Any costs associated with routine or investigative laboratory tests or procedures unless the *Clinical Signs* /symptoms exist and the tests and procedures are to diagnose a specific *Condition*;
- 2C.8.17 Extra fees on external laboratory fees. *We* will only pay the external fee plus up to £20 for post and packaging and interpretation;
- 2C.8.18 Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format;
- 2C.8.19 Continuation claims unless *You* have paid the required premiums to keep *Your* policy in force;
- 2C.8.20 Continuation claims where the maximum *Benefit Limit* has been reached for that *Condition*;
- 2C.8.21 The *Excess* applicable to this section of cover;
- 2C.8.22 Any costs for hiring or buying a cage, basket or bedding needed for the *Treatment* or general well being of *Your Pet* and any general health enhancers;
- 2C.8.23 Any *Unlicensed Treatment* or any complications arising from this;
- 2C.8.24 Any *Unlicensed Medication* unless proved that all other licensed medication has been given with no effect and that the *Unlicensed Medication* has been proven to have a beneficial effect for that *Condition*. *We* will not pay for any complications arising from this *Treatment*;
- 2C.8.25 Any costs associated with prosthetics (artificial body parts) with the exception of costs related to replacement hip, elbow and/or knee joints.
- 2C.8.26 Any costs for the repair and *Treatment* of umbilical hernias.
- 2C.8.27 Costs resulting from any excluded *Condition* which applied to *Your AA Pet* Insurance Policy issued by QBE Insurance (Europe) Ltd covering *Your Pet*.

**Please note for Pets aged 6 years and over; a 20% co-payment will apply to each claim payment for *Veterinary Fees, Complementary Medicine, CT/MRI Scans and Associated Costs, cruciate ligament and Dentistry* which is in addition to the deduction of the applicable standard *Excess* and *We* will also apply to continuation claims.**

## **SECTION 2D – VETERINARY FEES (ACCIDENT AND ILLNESS and ACCIDENT AND ILLNESS PLUS COVERS)**

### **2D.1 Cover**

*We* will pay the claim amount, for normal and customary *Veterinary Fees* up to the maximum *Benefit Limit* as shown in *Your Schedule* for *Treatment* and/or for *Complementary Medicine* and/or for *CT/MRI Scans and Associated Costs* and/or for *cruciate ligament* and/or for *Dentistry* up to a maximum *Benefit Limit* as shown in *Your Schedule*. The *Benefit Limit* is applied separately to every unrelated *Injury, Illness* or *Condition* claimed for per *Policy Period*.

For the avoidance of doubt, please note that the *Benefit Limit* for *Complementary Medicine, Special Diet* and *CT/MRI Scans and Associated Costs* is included within the maximum *Benefit Limit* amount as shown in *Your Schedule*.

**If total *Veterinary Fees* are likely to exceed £1,000 *You* must notify *Ultimate* immediately for pre-authorization as *We* shall obtain a second opinion from *Our* veterinary advisor.**

### **2D.2 Level of *Veterinary Fees* allowed**

Every claim will be reviewed by a *Vet Nurse* and compared to charges for the same or similar *Treatment* to ensure that the *Treatment* and *Vets Fees* are reasonable, necessary, essential and not excessive.

*We* will only pay up to a maximum of 100% mark up on the manufacturer's price of veterinary medicines.

### **2D.3 Special Diet**

*We* will contribute to the cost of *Your Pet's* prescription food, up to a maximum of £100 per *Policy Period (Benefit Limit)*, as long as it is prescribed by *Your Vet* and can only be brought from a veterinary surgery or online pharmacy and it is to dissolve bladder stones or crystals in urine and for no other purpose. *We* will deduct 53p a tin and £1.00 per kilo as *Your* normal feeding costs for *Your Pet*. *We* will not be liable for any other dietary costs under this policy. The maximum *Benefit Limit* that *We* will pay for *Special Diet* is the *Benefit Limit* shown in *Your Schedule* for up to 60 days per *Policy Period*. Please note any *Special Diet* payment for bladder stones or crystals in urine will cease once these are dissolved, *We* will not continue to pay as a preventative measure to stop the stones re-occurring.

### **2D.4 Advice Line**

Included in *Your Policy* is a *Pet Advice* service, provided by VetadviceLine, for those times when taking *Your Pet* to *Your normal Vet* is not possible or practical - *You* may contact VetadviceLine's veterinary nurses at any time, who will give *You* advice about *Your Pet's* health and welfare. This service is available 24 hours a day, every day of the year.

**VetadviceLine's telephone number is 0843 462 0605.**

**2D.5 CT and MRI Scans**

We will pay up to the *Benefit Limit* as shown in *Your Schedule* for CT and MRI Scans and *Associated Costs*. This is not a separate benefit but limited under *Veterinary Fees*.

**2D.6 Cruciate Ligament Claims**

We will pay up to the *Benefit Limit* as shown in *Your Schedule* for cruciate ligament claims. This is not a separate benefit but limited under *Veterinary Fees*.

**2D.7 Dentistry**

**We will pay up to the *Benefit Limit* as shown in *Your Schedule* for *Dentistry* that is required as a direct result of an *Accident* and/or *Injury* to *Your Pet*. This is not a separate benefit but limited under *Veterinary Fees*.**

**2D.8 Exclusions**

The following are excluded from cover:

2D.8.1 Costs resulting from an *Illness* that first showed *Clinical Signs* before the *Commencement Date* or within the *Waiting Period* of the *Commencement Date*.

2D.8.2 Costs resulting from an *Illness* or *Injury* that;

2D.8.2.1 is the same as or has the same diagnosis or *Clinical Signs* as an *Injury*, *Illness* or *Clinical Signs* *Your Pet* had before the *Commencement Date*;

2D.8.2.2 is caused by, relates to or results from an *Injury*, *Illness* or *Clinical Signs* *Your Pet* had before *Commencement Date*.

2D.8.3 Costs resulting from or related to any excluded *Condition* as shown in the *Schedule*;

2D.8.4 Costs for cosmetic *Treatment*, elective *Treatment*, routine *Treatment* or preventative *Treatment* recommended by a *Vet* to prevent an *Injury* or *Illness*. This is not limited to but includes vaccination, spaying, castration, Cryptorchidism (retained testes), grooming, nail clipping, breeding, whelping, kitting, bathing, dematting, killing and controlling fleas and worms, spaying to prevent the re-occurrence of false pregnancy and any claims as a result of these procedures unless specifically noted on the *Schedule*;

2D.8.5 Any routine, preventative or cosmetic dental or gum *Treatment* or scaling and polishing teeth;

2D.8.6 Any dental or gum *Treatment* as a direct result of an *Illness*. However, please note *We* will cover the cost as a direct result of an *Injury* or *Accident*.

2D.8.7 *Treatment* received by *Your Pet* after the *End Date*;

2D.8.8 The cost of any *Treatment* if a claim has not been submitted within 90 days of the first date *Your Pet* received *Treatment*;

2D.8.9 The cost of any *Treatment* for behavioural problems or for any *Conditions* arising as a result of the same;

2D.8.10 Any costs for house calls/out-of-hours calls/non essential hospitalisation and ambulance costs (where covered) unless a *Vet* confirms that *Your Pet* was suffering from a life-endangering *Condition* or *Your Vet* can confirm in writing that it was essential and not to have done so would have seriously worsened *Your Pet's Condition*. *Your* additional personal expenses not specifically shown in this policy will not be covered. Please note *We* will not pay ambulance fees from *Your* normal veterinary clinic to a transferred night clinic or referral clinic;

2D.8.11 Costs of putting *Your Pet* to sleep except when it is to alleviate incurable and inhumane suffering and *Your Vet* has recommended it; always excluding the costs of putting *Your Pet* to sleep for financial reasons or because of behavioural problems;

2D.8.12 Costs of cremation and disposal, including post mortem costs, coffins or caskets.

2D.8.13 Costs for *Treatment* of *Conditions* arising from *Your Pet* being overweight, except weight gain as a result of a diagnosed *Illness*;

2D.8.14 The cost of any diet food, even if prescribed, other than those detailed at 2.C.3;

2D.8.15 Any costs associated with routine or investigative laboratory tests or procedures unless the *Clinical Signs* /symptoms exist and the tests and procedures are to diagnose a specific *Condition*;

2D.8.16 Extra fees on external laboratory fees. *We* will only pay the external fee plus up to £20 for post and packaging and interpretation;

2D.8.17 Any cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products used in either a spray or an electric diffuser format;

2D.8.18 Continuation claims unless *You* have paid the required premiums to keep *Your* policy in force;

2D.8.19 The *Excess* applicable to this section of cover;

2D.8.20 Any costs for hiring, or buying a cage, basket or bedding needed for the treatment or well being of *Your Pet* or any general health enhancers;

2D.8.21 Any *Unlicensed Treatment* or any complications arising from this;

2D.8.22 Any *Unlicensed Medication* unless proved that all other licensed medication has been given with no effect and that the *Unlicensed Medication* has been proven to have a beneficial effect for that *Condition*. *We* will not pay for any complications arising from this *Treatment*;

2D.8.23 Any costs associated with prosthetics (artificial body parts) with the exception of costs related to replacement hip, elbow and/or knee joints.

2D.8.26 Any costs for the repair and *Treatment* of umbilical hernias.

**Please note for Pets aged 6 years and over; a 20% co-payment will apply to each claim payment for *Veterinary Fees, Complementary Medicine, CT/MRI Scans and Associated Costs, cruciate ligament and Dentistry* which is in addition to the deduction of the applicable standard *Excess* and *We* will also apply to continuation claims.**

### SECTION 3 - DEATH OF *PET* FROM AN *ACCIDENT* OR *ILLNESS* (NOT BRONZE OR *ACCIDENT* ONLY COVER)

#### 3.1 Cover

We will pay the *Market Value*, the price paid or the amount shown in the *Schedule* (whichever is the lesser) if *Your Pet* dies during the *Policy Period* or is put down for humane reasons because of *Injury* or *Illness* that happened or started during the *Policy Period*. You must advise *Ultimate* as soon as possible of the *Accident* or *Illness*, but not later than 30 days after *Your Pet* dies or is put down.

#### 3.2 Exclusions

The following are excluded from cover:

- 3.2.1 Euthanasia due to any act of any legal or legislative authority for any reason whatsoever, including any order made in respect of a 'notifiable' disease;
- 3.2.2 Euthanasia due to behavioural problems or for fiscal reasons;
- 3.2.3 Death during or after a surgical operation or a general anaesthetic unless a qualified *Vet* certifies that it was necessary because of *Injury* or *Illness*;
- 3.2.4 Death due to *Illness* of any *Pet* aged 8 years or over at the *Commencement Date* or any renewal period;
- 3.2.5 Any death resulting from breeding, pregnancy or giving birth;
- 3.2.6 Any claim if the death has been a result of preventative, routine or elective *Treatment* / procedure. See *Veterinary Fees*;
- 3.2.7 Any death caused by an *Accident, Injury* or *Illness* or where *Clinical Signs* were first noticed before the *Commencement Date*);
- 3.2.8 Any death caused by an *Illness* or where *Clinical Signs* were first noticed within the first 10 days of the *Commencement Date* (*Waiting Period*).

#### 3.3 Specific Conditions Applicable to Sections 2 and 3

- 3.3.1 If *Your Pet* dies, You must arrange and pay for a qualified *Vet* to certify the cause of death and, at *Your* own expense, to conduct a post-mortem examination if *We* require one.
- 3.3.2 In determining the value of *Your Pet*, *We* will take into account the age and breed of *Your Pet*. However, please note payment is limited up to 50% of the settlement amount due in respect of a *Pet* aged 6 years or older.

### SECTION 4 – EMERGENCY BOARDING KENNEL/CATTERY FEES (NOT BRONZE OR *ACCIDENT* ONLY COVER)

#### 4.1 Cover

We will pay, up to the *Benefit Limit* as noted in the *Schedule*, for the cost of boarding *Your Pet* for the duration that You are registered as an in-patient of a hospital provided You suffer:

- 4.1.1 any bodily *Injury*, sickness or disease and You are in hospital for longer than 4 consecutive days during the *Policy Period*; and
- 4.1.2 there is no other responsible person who can care for *Your Pet*. You must board *Your Pet* at a licensed kennel or cattery or place it in the care of a professional home carer.

The maximum *Benefit Limit* that *We* will pay for Emergency Kennel/ Cattery Fees is the *Benefit Limit* shown in *Your Schedule*.

#### 4.2 Exclusions

The following are excluded from cover:

- 4.2.1 Any claims by You for:
  - 4.2.1.1 any hospitalisation that could reasonably have been expected or foreseen when You took out or renewed this policy and any potentially recurring medical *Condition* You or Your partner already have;
  - 4.2.1.2 any costs resulting from You or Your partner being pregnant, giving birth or receiving any treatment that is not as a result of an *Injury* or *Illness*.
- 4.2.2 Any claim by You for:-
  - 4.2.2.1 costs as a result of any hospital stay that was not on the advice of a doctor, specialist or consultant;
  - 4.2.2.2 costs as a result of nursing-home care or convalescence care that You do not receive in hospital;
  - 4.2.2.3 costs as a result of You being hospitalised due to alcoholism, drug abuse, attempted suicide or self inflicted injuries;
- 4.2.3 Any claim if:
  - 4.2.3.1 We do not receive original receipts from the boarding kennel or cattery identifying the name of *Your Pet*, the owner's name and address, the date *Your Pet* was cared for by the kennel or cattery and the amounts charged for each day;
  - 4.2.3.2 We do not receive a medical certificate from the hospital You attended showing Your name, address and the dates of the hospital confinement.

## SECTION 5 - HOLIDAY CANCELLATION COVER (NOT BRONZE OR ACCIDENT ONLY COVER)

### 5.1 Cover

We will pay up to a maximum amount of the *Benefit Limit* specified in the *Schedule* for travel and accommodation expenses incurred by You if You have to cancel or cut short Your *Holiday* because Your *Pet* needs immediate life saving surgery while You are away or up to 14 days before You leave. You must, at Your own expense, provide Us with receipts showing the dates and costs You had to pay because of cancelling or cutting short Your *Holiday* from the travel company, tour operator or other similar party.

The maximum *Benefit Limit* that We will pay for *Holiday* Cancellation Cover is the *Benefit Limit* shown in Your *Schedule*. These will be subject to maximum of 25p per mile for travelling expenses and £75 per night for accommodation expenses.

### 5.2 Exclusions

The following are excluded from cover:

- 5.2.1 any *Holiday* costs where the *Holiday* was booked less than 28 days before You leave;
- 5.2.2 the amount You can claim back from anywhere else;
- 5.2.3 any extra costs incurred because You delayed letting the company providing Your transport and accommodation know You had to cancel;
- 5.2.4 any costs for anyone else that is on *Holiday* with You;
- 5.2.5 surgery for non life-saving operations.

## SECTION 6 - LOSS BY THEFT OR STRAYING (NOT BRONZE OR ACCIDENT ONLY COVER)

### 6.1 Cover

We will pay, up to the *Benefit Limit* as noted in the *Schedule*, the *Market Value* or the purchase price paid by You, (whichever is the lesser), if Your *Pet* is not found within 45 days of straying or being stolen. Your *Pet* must have disappeared from Your address or any other place as may be noted in the *Proposal Form* or in any endorsement. You must report the loss of Your *Pet* to at least one rescue centre in the case of a cat and in the case of a dog, a dog warden.

We will pay up to the *Benefit Limit* as noted in the *Schedule* to cover the cost for advertising and reward which leads to getting Your *Pet* back provided You have *Ultimate's* agreement. Please note included in the *Benefit Limit* for advertising and reward We will only pay up to £50 toward sundries to make Your own posters and advertising material providing We have itemised receipts and details. You will need to provide full details of the circumstances, receipts and details of who found Your *Pet*.

### 6.2 Exclusions

- 6.2.1 Theft which does not involve forcible and violent entry to a secure area, such as a pen or Your home;
- 6.2.2 Any reward to a member of Your family, to any person known to You, or to the person who was caring for Your *Pet* at the time of the incident;
- 6.2.3 Any claim where You or the person looking after Your *Pet* has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the *Pet's* loss would not be deemed to have been stolen i.e. abandoned deliberately.

### 6.3 Specific Conditions

- 6.3.1 In determining the value of Your *Pet*, We will take into account the age and breed of Your *Pet*. However, please note payment is limited up to 50% of the settlement amount due in respect of a *Pet* aged 6 years or older.

## SECTION 7 - ACCIDENTAL DAMAGE (GOLD AND ACCIDENT AND ILLNESS PLUS COVERS ONLY)

### 7.1 Cover

We will pay up to the *Benefit Limit* for any costs incurred following accidental damage to personal property that is not owned by You, a member of Your *Immediate Family*, a relative, employee, guest or other person who is responsible for or in control of Your *Pet*, such damage being caused directly by Your *Pet*. You are covered while Your *Pet* is visiting someone else's property, whether or not You are legally liable for the damage. You must give Us independent proof of value at Your cost. The damaged item must not be disposed of without Our written consent. A deduction will be made from the claim for wear and tear for items which were purchased more than 12 months before the accident.

The maximum *Benefit Limit* that We will pay for Accidental Damage is the *Benefit Limit* shown in Your *Schedule*.

### 7.2 Exclusions

The following are excluded from cover:

- 7.2.1 damage to any motor vehicle or its contents;
- 7.2.2 damage caused by Your *Pet* vomiting, defecating (fouling) or urinating; and
- 7.2.3 damage while Your *Pet* is left unattended.

## SECTION 8 - THIRD PARTY LIABILITY (DOGS ONLY)

### 8.1 Cover

Where property is damaged or someone is killed, injured or becomes ill as a result of an incident occurring during the *Policy Period* involving Your *Pet* and You are legally responsible We shall pay up to the *Benefit Limit* in respect of:

- 8.1.1 Compensation and the claimant's costs and expenses;
- 8.1.2 The legal cost and expenses of defending a claim made against You under this Section.

We shall also cover You up to the *Benefit Limit* in respect of legal costs You incur defending criminal proceedings under the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

The maximum *Benefit Limit* that We will pay for Third Party Liability is the *Benefit Limit* shown in Your *Schedule*.

## 8.2 Specific Conditions

- 8.2.1 *You* must not admit responsibility, agree to pay any claim or negotiate with any other persons following an incident.
- 8.2.2 *You* must provide *Us* with any information relating to the claim *We* ask for including detail of *Your Pet's* medical and behavioural history, history of ownership and details of any other insurance policies that might contribute towards compensating the claimant
- 8.2.3 *You* agree for *Us* to take charge of *Your* claim and allow *Us* to prosecute, defend or settle the same on terms *We* are advised are reasonable in *Your* name for *Our* benefit;
- 8.2.4 *You* agree to help *Us* ascertain all the circumstances of an incident leading to a claim, provide written statements and go to court if *We* require it;
- 8.2.5 *You* must immediately send *Us* any writ, summons or legal documents of whatever nature relating to a claim made against *You* and *You* must never send any replies to such documents.

## 8.3 Exclusions

This policy shall not apply to liability in respect of:

- 8.3.1 any compensation, costs or expenses:-
  - 8.3.1.1 for defending *You* which *We* have not agreed to in writing beforehand;
  - 8.3.1.2 if *You* are legally liable because of a contract *You* have entered into;
  - 8.3.1.3 if the claimant is a person who lives with *You*, is a member of *Your Immediate Family* or is employed by *You*;
  - 8.3.1.4 which involves *Your* employment, profession, occupation or business;
  - 8.3.1.5 if *You*, a member of *Your Immediate Family* or any person who lives with *You* or is employed by *You* is responsible for or is looking after the property damaged;
  - 8.3.1.6 where *You* have not followed advice given to *You* by previous owners of *Your Pet* or by any rehoming organisation about *Your Pet's* behavioural traits;
  - 8.3.1.7 for an incident at *Your* workplace;
  - 8.3.1.8 if *You* are insured under any other liability policy, unless that cover has been exhausted.
- 8.3.2 any claims:-
  - 8.3.2.1 arising from air, water or soil pollution unless *You* can prove the same took place as a direct consequence of an incident involving *Your Pet*;
  - 8.3.2.2 arising as a result of any deliberate act on *Your* part or for any other act or omission which could reasonably have been foreseen as causing the loss, damage or *Injury* complained of;
  - 8.3.2.3 as a result of *Your Pet's* interaction with other animals;
  - 8.3.2.4 as a result of any person handling *Your Pet* without *Your* permission or consent;
- 8.3.3 any fines, compensation and prosecution costs following *Your* prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991;
- 8.3.4 the *Excess* applicable to this section of cover;
- 8.3.5 the matters referred to in the General Exclusions, Section 14.

## SECTION 9 - OVERSEAS TRAVEL EXTENSION (NOT ACCIDENT ONLY COVER)

### 9.1 Cover

If *Your Pet* needs emergency veterinary *Treatment* as a result of an *Injury* or *Illness* that first shows *Clinical Signs* while *You* are on *Holiday* with *Your Pet*, *We* will pay up to a maximum amount of £2,000 (£1,000 for Bronze Cover) per *Policy Period* towards the costs of emergency veterinary *Treatment*. This cover applies to a maximum of up to 2 *Holidays* per *Policy Period* and a maximum *Holiday* duration of no more than 30 days in total.

### 9.2 Exclusions

- 9.2.1 More than £2,000 for emergency *Veterinary Fees* (£1000 for Bronze Cover) .
- 9.2.2 Any costs resulting from a *Holiday* that started before the *Commencement Date*.
- 9.2.3 Any costs resulting from:
  - 9.2.3.1 an *Injury* or *Illness* that first showed *Clinical Signs* before *Your Holiday* started; or
  - 9.2.3.2 an *Injury* or *Illness* that is the same as or has the same diagnosis or *Clinical Signs* as an *Injury*, *Illness* or *Clinical Sign* *Your Pet* had before *Your Holiday* started; or
  - 9.2.3.3 an *Injury* or *Illness* that is caused by, relates to or results from an *Injury*, *Illness* or *Clinical Signs* *Your Pet* had before *Your Holiday* started no matter where the *Injury*, *Illness* or *Clinical Signs* are noticed or happen in or on *Your Pet's* body except that *We* shall continue to provide cover under this policy where *Your Pet* is already receiving *Treatment* for an ongoing *Condition* under an existing policy with *Us*.
- 9.2.4 The cost of food;
- 9.2.5 Costs resulting from an *Illness* that first showed *Clinical Signs* within the *Waiting Period*;
- 9.2.6 Any costs if the *Holiday* was made to get *Treatment* abroad;

- 9.2.7 Any costs to take *Your Pet's* body home if it dies;
- 9.2.8 Costs of cremation and disposal, including post mortem costs, coffins or caskets;
- 9.2.9 We will not pay for a claim that is caused by, connected to or resulting from;
  - 9.2.9.1 *You* not complying with any part of a Pet Travel Scheme whether imposed by the UK government, a transport company or other countries involved in The Pet Travel Scheme (PETS);
  - 9.2.9.2 any 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;
  - 9.2.9.3 travel outside European union countries included in the Pet Travel Scheme (PETS);
  - 9.2.9.4 *You* having to comply with any part of the Pet Travel Scheme (PETS) unless specifically covered by this policy; or
  - 9.2.9.5 currency exchange rate differences.
- 9.3 **Notification of Claim Cost**  
**If the total *Veterinary Fees* are likely to exceed £1,000 (at the exchange rate prevailing at time of *Treatment*) *You* must immediately notify *Ultimate* on 0844 561 1625 as *We* shall obtain a second opinion from *Our* veterinary advisor.**

## SECTION 10 – ADDITIONAL BENEFITS

- 10.1 *Your* policy includes the following additional benefits;
  - 10.1.1 Find a Pet Sitter – *We* can put *You* in contact with members of the National Register of Pet Sitters. These are people who have registered with and abide by their Code of Practice and are not specifically recommended by or affiliated to *Us*. If *You* need to contact a Pet Sitter call 0843 309 1195.
  - 10.1.2 Find a *Vet* - *We* can put *You* in contact with a local *Vet* wherever *You* are in the UK. If *You* need to contact a *Vet* call 0843 309 1194.

## SECTION 11 - GENERAL CONDITIONS

### 11.1 General Conditions

- 11.1.1 If *You* pay the premiums by direct debit and *You* default on any payment, *Ultimate* will charge an administration fee. Please refer to *Ultimate's* Terms of Business for full details.
- 11.1.2 If at the time of an event giving rise to a claim under this policy, there is any other insurance policy in *Your* name which is in force and which provides cover for the same expense, loss, damage or liability then *We* will only be liable for *Our* proportionate value of the claim, such proportion being determined by reference to the cover provided under each of the relevant policies.
- 11.1.3 A dog on a public highway must be on a collar and lead under control. Reasonable steps must be taken to ensure a dog does not escape or stray and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured.
- 11.1.4 *You* must notify *Ultimate* as soon as possible of any change in circumstances relevant to this policy, including change of address. Failure to do so is likely to invalidate this policy. *We* may alter the terms of this policy immediately after *We* are notified of such changes.
- 11.1.5 During the *Policy Period* *You* must take care of *Your Pet* including arranging and paying for any *Treatment* normally recommended by *Your Vet* to prevent or reduce the risk of *Illness* or *Injury*.
- 11.1.6 *You* must ensure that *Your Pet* is vaccinated against distemper, hepatitis, leptospirosis, parvovirus for dogs, kennel cough when entering a boarding kennel or show, and feline infections such as enteritis, feline leukaemia and cat flu for cats. *You* must also agree to have *Your Pet* vaccinated against any other disease a *Vet* feels is necessary. *You* must keep *Your Pet's* vaccinations up to date, as recommended by *Your Vet*.
- 11.1.7 *You* must ensure that *Your Pet* is wormed and flea treated regularly and if there is a risk of contagion, to keep *Your Pet* isolated from the same.
- 11.1.8 *You* must not mis-state, omit or conceal Material Information, (such as current and past health of *Your Pet*, previous medical *Treatment* or *Conditions*, behavioural issues, previous or existing legal proceedings against *You* in respect of *Your Pet* etc) from the proposal for this insurance or when renewing it or claiming against it, otherwise *We* may cancel or void this policy and to retain any paid premiums.
- 11.1.9 If a dispute arises and the dispute relates to any sum to be paid under this policy then it may be referred to a single arbitrator. The decision of the arbitrator shall be final and binding. Differences not referred to arbitration within 365 days of the date the difference occurred will be deemed to have been abandoned. Please note that this does not affect *Your* rights to refer *Your* claim to the Financial Services Ombudsman.  
Where a dispute arises due to a difference of opinion between *Vets* then *We* shall appoint an independent *Vet* whose decision shall be binding. The costs of the independent *Vet* will be shared equally by *You* and *Us*;
- 11.1.10 When inviting renewal of this policy *We* may, at *Our* sole discretion amend the premium and/or terms and conditions of *Your* policy;
- 11.1.11 **Rights of Third Parties**  
The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999 nor any amendments to the Act or replacement legislation.

## SECTION 12 - HOW TO CLAIM

- 12.1 In the event of an *Accident*, *Injury*, *Illness*, loss, destruction or damage giving rise or likely to give rise to a claim under this policy, *You* must either:

- 12.1.1 download a claim form from [www.theaa.com](http://www.theaa.com) or submit *Your* claim on line
- 12.1.2 contact *Ultimate* by email on [aa@ultimateservices.co.uk](mailto:aa@ultimateservices.co.uk)
- 12.1.3 contact *Ultimate* by telephone on 0844 561 1625 and request *Ultimate* to send *You* a claim form. Full instructions of how to complete the claim form will be provided. *You* must co-operate fully and truthfully to give *Ultimate* any information *Ultimate* may need.

**12.3 Notification of Claims Cost**

**If total *Veterinary Fees* are likely to exceed £1000 *You* must notify *Ultimate* immediately for pre-authorisation as *We* shall obtain a second opinion from *Our* veterinary advisor.**

**SECTION 13 - CONDITIONS OF SETTLING CLAIMS**

- 13.1 If requested by *Ultimate*, the *Vet* attending *Your Pet* or the usual or previous *Vet* must, at *Your* expense, provide *Ultimate* with all information about *Your Pet*, including its full medical history or its *Treatment* as *Ultimate* may require.
- 13.2 **Advice Line**  
Remember *You* can also use the *Pet Advice* service provided by VetadviceLine, for those times when taking *Your Pet* to *Your* normal *Vet* is not possible or practical - *You* may contact VetadviceLine's veterinary nurses at any time, who will give *You* advice about *Your Pet's* health and welfare. This service is available 24 hours a day, 365 days a year.  
**VetadviceLine's number is 0843 462 0605.**
- 13.3 *You* and *Your Vet* will have to complete all applicable sections on one of *Our* Claim Forms and submit the same to *Ultimate* before a claim can be assessed by *Ultimate*. An incomplete Claim Form will be returned and this will delay settlement of claims. *We* will not pay any fee charged by *Your Vet* for completing the Claim Form. *Your* fully completed Claim Form should be returned to *Us* without undue delay and in any event within 90 days of the incident occurring or *Your* renewal if sooner.
- 13.4 As to Sections 3 & 6 in order for a claim to be made it is *Your* responsibility to prove the price paid for *Your Pet*. *We* will then compare this to the Market Value which will be calculated by comparing the current cost of 3 animals of the same age, breed and pedigree and taking an average cost. In any event *Market Value* will be limited up to 50% of the sum insured value for *Pets* aged 6 years or more.
- 13.5 For a claim under Section 6 *You* must provide *Us* with documentary evidence of the reward offer made and details of the beneficiary.
- 13.6 *You* must continue to pay *Your* premium in order to receive payment for claims. In the event *You* fail to pay *Your* premium, lapse *Your* policy or cancel *Your* policy all claims payments will cease from the date the policy is either lapsed or cancelled, or from the date of default in the event of non-payment, and no further monies will be due from *Us*.

**SECTION 14 - GENERAL EXCLUSIONS**

- 14.1 *Any Pre-existing Conditions*.
- 14.2 *Any claims for Illness displaying Clinical Signs within 10 days of Commencement Date*.
- 14.3 *Any claims arising from Your Pet being neutered or spayed*.
- 14.4 *Any claim arising as a result of any sexually transmitted disease, rabies, Aujeszky's disease, leishmaniasis, epidemic outbreaks or any 'notifiable' disease as listed by DEFRA*.
- 14.5 *We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act on the part of any person*.
- 14.6 *Any claims arising as a result of Act of Parliament, by law or central or local government regulation*.
- 14.7 *We will only pay costs which are incurred as a direct consequence of the event which led to the claim You are making under this Policy*.
- 14.8 *Any claims arising as a result of Your Pet undergoing organ transplants*.
- 14.9 *Any loss as a result of an act of force or violence for religious, ideological or political reasons, war, riot, civil commotion, revolution or similar event including any act of terrorism of any kind*.
- 14.10 *Any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:*
  - 14.10.1 *An epidemic, pandemic or other such health warning, and declared as such by the Department of Health and Children and/or the World Health Organisation;*
  - 14.10.2 *Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;*
  - 14.10.3 *Any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.*

*If We allege that, by reason of this exclusion, any claim is not covered by this policy the burden of proving the contrary shall be Your responsibility.*
- 14.11 *Any loss arising as a result of a disease transmitted from animals or birds to humans*.
- 14.12 *We shall not be liable where We have not received the correct premium before the start of each Policy Period*.
- 14.13 *We shall not be liable under this policy unless You have complied with all the terms, conditions and endorsements of this policy*.
- 14.14 *We shall not pay any claims where Your Pet has been used in any trade, profession or business, other than showdogs, including breeding, unless We have agreed in writing to cover such use*.
- 14.15 *We shall not be liable for any claims of any kind which are caused by Your Pet straying, escaping, damaging property, or attacking persons or pets if Your Pet has done this before*.

#### 14.16 Excluded Dogs

- 14.16.1 Any dogs used for trade, profession or business.
- 14.16.2 Any dogs used as gundogs, used for or in connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes.
- 14.16.3 Any dogs used for guarding, racing, coursing, beating or breeding whether for business or recreational purposes.
- 14.16.4 The following dogs, as outlined in the Dangerous Dogs Act 1991, are specifically excluded from cover under any section of this policy:
- Pit Bull Terrier
  - Japanese Tosa / Tosa Inus
  - Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff)
  - Fila Brasileiro
- Including any "type", as defined in the Dangerous Dogs Act 1991, considered to match the description of a prohibited "type"; any breed crossed with the above; and any other breed or type deemed be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991.
- 14.16.5 In addition, the following types/breeds and/or any dog crossbred from these are also excluded from cover under any section of this policy:
- American Bandogge/Bandogge Mastiff  
American/Irish Staffordshire Bull Terriers  
Australian Dingo  
Boerboel  
Bully Kutta  
Canary Dogs/Perro De Pressa Canarios/Presas Canarios  
Cane Corsos  
Czechoslovakian Wolfdogs/Sarlooswolfhounds/ Wolf Hybrids  
Korean Jindo  
Northern Inuit Dogs  
Racing Greyhounds  
Shar Pei  
Tamaskan  
Utonagan

14.17 Any Pet less than 8 Weeks old.

14.18 The applicable Excess, as shown in *Your Schedule*.

#### SECTION 15 - CANCELLATION RIGHTS

- 15.1 If, once *You* have agreed to purchase a policy, *You* are not happy with the policy - *You* have 14 days after *You* have received the policy documents within which *You* can cancel the policy. If *You* wish to cancel *Your* policy this must be done in writing by email or post to Ultimate Pet Partners Ltd, 5<sup>th</sup> Floor The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE. Upon receipt of *Your* written cancellation *We* shall cancel *Your* policy and provided no claims have been paid *You* shall receive a refund of any premium *You* have paid. *Ultimate* will charge an administration fee. Please refer to *Ultimate's* Terms of Business for full details.
- 15.2 If *You* wish to cancel *Your* policy later than 14 days after the *Commencement Date* a pro-rata charge will be made as well as the administration charge detailed in *Ultimate's* Terms of Business. If *You* wish to cancel *Your* policy this must be done in writing by email or post to Ultimate Pet Partners Ltd, 5<sup>th</sup> Floor The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE. If *You* have not received an acknowledgement from *Ultimate* within 14 days, *You* must post the details by recorded delivery to the above address.
- 15.3 Should *You* wish to alter this policy or cancel it please contact *Ultimate's* office. This can be done by writing to the postal address or email address noted below, or by phone on 0843 309 1196. If *You* have not received an acknowledgement from *Ultimate* within 14 days, *You* must post the details by recorded delivery. An administration charge will be made for any policy alteration. Please refer to *Ultimate's* Terms of Business for full details.
- 15.4 Ultimate Pet Partners Ltd's postal address is: 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE.

#### SECTION 16 - ADVICE LINE

- 16.1 Included in *Your* policy is a *Pet Advice* service, provided by VetadviceLine, for those times when taking *Your Pet* to *Your* normal *Vet* is not possible or practical - *You* may contact VetadviceLine's veterinary nurses at any time, who will give *You* advice about *Your Pet's* health and welfare. This service is available 24 hours a day, 365 days a year.
- VetadviceLine's Pet Advice Line is available on 0843 462 0605.**

#### SECTION 17- COMPLAINT HANDLING PROCEDURE

If *You* have a complaint please follow this procedure.

- 17.1 If *You* are unhappy with any part of our service please write to the Complaints Department at Ultimate Pet Partners Ltd, 5<sup>th</sup> Floor The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE. Alternatively *You* can call on 0843 309 4508 or email [complaints@ultimateservices.co.uk](mailto:complaints@ultimateservices.co.uk).
- 17.2 If *You* are not satisfied with *Ultimate's* final decision, *You* may refer *Your* complaint to the Financial Ombudsman Service (FOS) South Quay Plaza, 183 Marsh Wall, London, E14 9SR or they can be contacted on 0800 023 4567 from a landline or 0300 123 9123 from a mobile phone. Details on how to progress *Your* complaint with the FOS can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).
- 17.3 Financial Services Compensation Scheme



If *We* are unable to meet *Our* liabilities *You* may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0207 892 7300.

**17.4** *Your* legal rights are unaffected.

## SECTION 18 – OTHER INFORMATION

### How *We* protect *Your* Privacy

*Ultimate* is registered under the Data Protection Act, number: Z1649575

### Purpose of Collection

*Ultimate* collect, store and use *Your* personal information in order to consider *Your* application for insurance and to administer insurance services to *You*, including claims investigation and management. *Ultimate* may also use this information for secondary purposes related to the purposes listed above, such as offering *You* additional insurance or insurance-related products or services that *We* believe *You* might be interested in considering. This will always be done as permitted by the relevant privacy legislation.

### Disclosure

In conducting business *Ultimate* may communicate *Your* personal information to organisations to whom *We* may outsource certain functions or to associated companies. Any such communication is performed with strict adherence to *Our* privacy policy.

### Language

All communication between *You* and *Us* will be conducted in English.

### Opt Out

If *You* don't want to receive information on any of *Our* new products or services *You* can tell *Ultimate* on *Your Proposal Form* or by e-mailing [service@ultimateservices.co.uk](mailto:service@ultimateservices.co.uk).

### Updating *Your* Records

If *You* think *Ultimate's* records are wrong or out of date, particularly *Your* contact details, it is important that *You* contact *Ultimate* and they will correct them.

### Material Information

*We* rely upon the information *You* provide *Us* to decide whether to insure *Your Pet* and the terms and conditions under which *We* will offer cover. English Law requires *You* to tell *Us* about all known factors relating to the health and behaviour of *Your Pet* that may influence *Our* decision. This is known as Duty of Disclosure, if *You* fail in *Your* Duty of Disclosure *We* may exercise certain remedies that include cancelling this policy or reducing the benefits due in terms of the policy. If *You* are in any doubt as to whether a fact is or may be material to *Us*, *You* must tell *Us* about it.

### Policy Duration

All *Our* policies are monthly policies. Before the end of each 12 month period *We* will write to *You* to advise *You* about any changes to the premium and/or policy terms and conditions for the next 12 months. As this is a monthly contract, the policy will automatically continue for each month for which *You* have paid the premium due. In the event of payment default *You* have 7 days from this date to contact *Us* to arrange payment. If payment is not received *Your* policy will be cancelled from the date of default.

### Renewal

If *You* pay *Your* premium by direct debit *You* need do nothing, *Your* policy will automatically continue at the end of the 12 month period and payments will continue to be taken. If *You* pay by debit or credit card you need to contact us to make payment before the renewal date. If *You* do not wish *Your* policy to renew at the end of the 12 month period *You* should return the *Schedule* of insurance to *Us* and cancel your direct debit or continuous credit card mandate.

Your renewal documents will be sent *You* by email at least 14 days before the renewal date of *Your* policy. *We* will email the last email address given to *Us* by *You*. *We* are unable to prevent these from going into *Your* spam or junk folders so please check these folders as well as *Your* current inbox. If *Your* email address changes between the policy start date and renewal date please inform *Us* so that *We* can keep *Your* record up to date.

### Telephone Call Charges

Calls to 0843 and 0844 numbers are charged at 5p per minute. Calls to 0845 at charged at local rates from a BT landline. Calls from other networks may vary, please check with *Your* network operator.

### About the Insurer

Ultimate Insurance Company Ltd ("Ultimate Insurance") is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme. Ultimate Insurance is registered in Gibraltar under company number 87598 and their registered office is situated at Suite 913, Europort, Gibraltar, Home State; Gibraltar. As the underwriter Ultimate Insurance is responsible for this policy document.

### About the Administrator

Ultimate Pet Partners Ltd (FSA No 493636) are an Appointed Representative of Ultimate Insurance Solutions Ltd (FSA No. 311368) who are authorised and regulated by the Financial Services Authority. If *You* have any questions please call *Our* friendly customer service team on 0843 309 1196, Monday to Friday 8:00am to 9:00pm or Saturday 9:00am to 2:00pm; or email *Us* at [service@ultimateservices.co.uk](mailto:service@ultimateservices.co.uk). *Ultimate* provides administration, customer services and claims services on Ultimate Insurance Company Ltd's behalf.

### Changes to the Policy

If there are changes to *Your* policy which change the risk covered *We* can decline the insurance risk or change the premium and the terms quoted.

### Governing Law and Courts

Both parties are entitled to choose the law applicable to this contract of insurance. *We* propose English law and in the absence of any agreement to the contrary, English law will apply. Any disputes shall be referred to the exclusive jurisdiction of the English Courts.