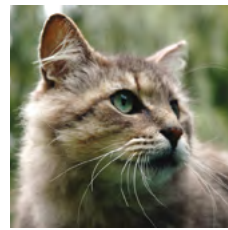


PORTFOLIO INSURANCE



Pet

Pet

Cover for all your dogs and cats



Confidas covers all your pets under one convenient plan – giving you peace of mind that should they fall ill or have an accident, they can be taken good care of.

If you need to make a claim, our personal service will handle all the paperwork for you and can even pay your vet's bills direct – leaving you to focus on the health and wellbeing of your pet.

As a reminder, here are the main benefits of your cover:

- The flexibility to cover all your cats and dogs in just one policy
- One renewal date to keep things simple
- Up to £8,000, per pet, towards vet's fees for any injury or illness
- No restriction on the number of claims you can make
- Claims can be paid directly to the vet so you don't have to worry about paperwork or finances
- Up to £1,000 for complementary treatment such as acupuncture, aromatherapy, homeopathy, physiotherapy, osteopathy and hydrotherapy
- Up to £500 for dental treatment
- Up to £250 for behavioural disorders
- Optional holiday cancellation cover of up to £5,000 if your pet needs life saving surgery while you're away, or up to 7 days before you go
- Optional cover for overseas travel
- A highly understanding and personal service you can rely on
- Practical helplines to help you find a vet, seek legal advice, find a registered pet minder and more
- Claims settled as quickly as possible and with minimum fuss

Please read your policy documents carefully to check that your insurance meets your needs.

More cover in one convenient plan

Confidas Pet is part of Confidas Portfolio Insurance – a range of cover designed to meet your home & lifestyle needs. It means you can insure not just your pets, but also your home, travel and motor needs – all in one convenient plan.

Ask your adviser today, and find out how you can insure all your home & lifestyle needs with Confidas. Your adviser will arrange all your cover so you have just one renewal date and the option of an interest free Direct Debit to help spread the cost.

Further help with round the clock helplines

Confidas Pet insurance includes a wide range of help and advice over the phone – such as finding a vet while you're away from home in the UK, to finding a pet minder.

There's just one number to call for each service (you'll be transferred to the right department to receive the specialist advice you need). Call **0800 206 1971** for each of the following:

Find a vet while you're away from home

If you're in the UK, but away from home, and your pet needs urgent veterinary care, just ring the helpline to find your nearest vet.

Pet legal advice

Call for friendly, helpful advice on any legal issue regarding your pet. Legal issues will be explained in plain English so you understand perfectly what your rights are. The service is available 24 hours a day, 365 days a year.

Find a pet minder

If you need to find a registered pet minder for your animal or animals, whether it's just for a few minutes in the day or for a few weeks, call **0800 206 1971**.

Pet bereavement counselling

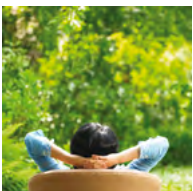
This professional, understanding and confidential service is available at any hour of the day or night, 365 days of the year. You can talk for as long as you need and find comfort and reassurance about the death of your pet.

HOW TO MAKE A CLAIM

If something happens and you need to make a claim, please call us as soon as possible. We'll do everything we can to help ease your stress and act fast to help your pet receive the treatment he or she needs.

You can rely on our dedicated claims handlers to make all the necessary arrangements and take care of all the paperwork. Our aim is to settle the claim as quickly as possible with the minimum inconvenience for you.

To make a claim, call **0208 603 7187** any time of the day or night. The line is open round the clock, every day of the year.



24 hour helplines: **0800 206 1971**

To make a claim: **0208 603 7187**

Pet insurance

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Pet insurance

Terms, conditions & definitions

This section gives full details of your cover. You should read it along with your schedule. Please keep all your documents in a safe place.

Confidas Underwriter

Confidas Portfolio Insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This policy is evidence of the contract between **us**, U K Insurance Limited, and **you**, the policyholder.

Please read **your** schedule of insurance and these policy conditions to make sure **you** know exactly what **your** insurance covers. Check all the policy details and **your** proposal confirmation, which sets out the information **you** have given **us**, carefully. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

In return for receiving and accepting the premium, **we** will provide insurance under this policy for the sections shown in the schedule as applying for the accident, injury, loss or damage which has happened during the **period of insurance**.

You and **we** may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.

We have supplied this policy and other information to **you** in English and **we** will continue to communicate with **you** in English.

Confidas Pet insurance policy definitions

Wherever the following words or expressions appear in **your** policy or schedule, they will have the meaning given here unless **we** say differently.

Accidental injury – Damage to one or more parts of **your pet's** body as a result of one accidental cause.

Behavioural disorder – A change to **your pet's** normal mental or emotional state that could not be prevented by training.

Carrier – A transport company approved by the government to carry animals under the **Pet Travel Scheme**.

Clinical diet – Food prescribed and supplied by a **vet** to treat a **condition**.

Coinsurance amount – The percentage amount of every claim which **you** must pay, for each separate **condition** and each separate **period of insurance**, as shown on **your** schedule. **We** work this out after taking off the **excess**.

Company, we, us, our – U K Insurance Limited

Complementary treatment – Acupuncture, aromatherapy and homeopathy **treatment** carried out directly by a **vet** and physiotherapy, osteopathy, hydrotherapy and chiropractic **treatment** recommended by and carried out under the direction of a **vet**.

Pet insurance

Terms, conditions & definitions (cont)

Condition – Any injury, illness, disease or any symptoms or signs of injury, illness or disease, including related problems, no matter where these are noticed or happen in or on **your pet**.

Excess – The first part of every claim which **you** must pay, for each separate **condition** during each separate **period of insurance**, as shown on **your** schedule.

Journey – A holiday or trip to a qualifying country included in the **Pet Travel Scheme (PETS)** that starts and ends in the **United Kingdom** during a **period of insurance**.

Pet – The dog(s) or cat(s) named in **your** policy schedule.

Pet passport – The official UK **Pet Travel Scheme documents** provided by a **vet** who has the government's authority to do so.

Pet Travel Scheme (PETS) – The UK government scheme that allows **you** to take **your pet** to certain countries and re-enter the **United Kingdom** without **your pet** having to go into quarantine, as long as **you** have met the rules of the scheme.

Period of insurance – The time during which **we** give cover as set out in **your** policy schedule.

Pre-existing condition – Any **condition** or symptoms, or signs of injury, illness or disease, that happen or exist in any form before the start of this insurance.

Recurring conditions – A **condition** that may come back or that the **pet** is prone to, no matter how many times the **condition** comes back or how many areas of the body are affected.

Treatment – Any necessary examinations, consultations, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing and hospitalisation or care provided by a **vet** during a **period of insurance**.

Underwriter, underwritten – The **company** providing the insurance cover under this policy.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Vet – A qualified veterinary surgeon currently registered to practice in the country in which **treatment** is received.

Vet fees – Reasonable and necessary fees charged by a **vet** to treat a **condition**.

You, your – The person shown on the schedule who is responsible for the **pet**.

Your family – **Your** husband, wife, partner, children, parents or other relatives who normally live with **you**.

Pet insurance

General exclusions

The following apply to the whole of your policy. Any further specific exclusions are shown in the section of cover to which they apply.

What is not covered:

1. **We** do not cover any claims for a **pet** under the age of eight weeks.
2. **We** do not cover any claims under any section of cover where **you** have not paid the premium.
3. **We** do not cover any claim for or in connection with any **condition** or event arising due to illness or disease within the first 14 days of **your pet** being covered.
4. **We** do not cover any claims in connection with or arising from any **pre-existing condition**.
5. **We** do not cover any claim as a result of a **condition** that a routine vaccination is available for, unless **treatment** is needed because the vaccine has not worked. A routine vaccination is any that **your vet** recommends **your pet** should have.
6. **We** do not cover any claim that is in any way linked to vicious tendencies or **behavioural disorders your pet** showed signs of before cover started.
7. **We** do not cover any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting **your pet** to a **vet**, loss of earnings due to time off work or the cost of **pet** mobility aids.
8. **We** do not cover any claim as a result of terrorism, war, invasion or riots.
9. **We** do not cover any claim following the **pet** being killed by order of any government, local authority or authorised person, or is destroyed or injured by someone acting with the legal powers to do so.
10. **We** do not cover any dog that is listed under the Dangerous Dogs Act 1991 or the Dogs (Northern Ireland) Order 1983. Please see the GOV.UK website for further information about the Dangerous Dogs Act 1991.
11. **We** do not cover any malicious or deliberate injury or gross negligence to **your pet** caused by **you**, **your** agents or members of **your family**.
12. **We** do not cover any medication, unless prescribed by a **vet**.
13. **We** do not cover any claims arising from **your pet** worrying livestock.
14. **We** do not cover any claims where **your pet** has been used for, or claims arising from the use of **your pet** for commercial, racing, breeding, work or security purposes unless **we** have agreed to this.
15. **We** do not cover any loss where **United Kingdom** animal health or import laws have been broken.
16. **We** do not cover any claim caused by or in any way related to a **condition** that is excluded either on **your** policy schedule or in a separate endorsement.
17. **We** do not cover any **pet** that is sold or where **you** temporarily or permanently give up any financial interest in the **pet**.
18. **We** do not cover any claim as a result of diseases that should be reported to an authority such as, but not limited to, rabies.
19. **We** do not cover any shortfall in payment or loss caused by currency changes, exchange rate changes, or currency or exchange charges or more than the maximum amounts shown in each section including VAT where this is payable.
20. **We** do not cover any claim as a result of travel outside of the **United Kingdom**, unless **you** have overseas travel cover under this policy, in which case **we** will not pay for any claim as a result of travel outside the qualifying countries covered by the **Pet Travel Scheme**.
21. **We** do not cover any claim arising from, related to or costs associated with criminal proceeding or fines.

If you have overseas travel cover

What is not covered:

22. **We** do not cover any claim as a result of **you** failing to meet any conditions of the **Pet Travel Scheme**. This applies to conditions set by the UK government, a **carrier** or other countries involved in the scheme.
23. **We** do not cover any costs that the **carrier** may charge to carry out checks in connection with the **Pet Travel Scheme**.
24. **We** do not cover any of **your** costs in meeting the conditions of the **Pet Travel Scheme**, unless specifically covered in this policy.
25. **We** do not cover **you** to bring **your pet** home if it dies.

Pet insurance

General conditions

The following conditions apply to the whole policy

1. Throughout the **period of insurance**, **you** must take care of **your pet** and arrange and pay for **your pet** to have any **treatment** normally recommended by a **vet** to prevent illness or injury.
2. If a **period of insurance** is less than 12 months the limits that apply to each section of cover may be proportionally applied.
3. The insured **pet** must be free from any injury, illness or physical disability at the start date of this insurance or when being added to the insurance. If covered to go on a **journey** (Overseas travel cover) **your pet** must be in good health and fit to travel at the start of **your journey**.
4. **You** and **your pet's** main home must be in the **United Kingdom**. If travelling on a **journey**, **your pet** must not have been outside the qualifying countries included in the **Pet Travel Scheme** in the six months immediately before the start of **your journey**.
5. If in the **United Kingdom** and **your pet** is a dog it must wear a collar that shows details that will allow **you** to be reunited with **your pet**. If **your pet** is on a **journey** with **you**, whether **your pet** is a cat or a dog, it must wear a collar that shows details that will allow **you** to be reunited with **your pet**.
6. Wherever possible, **you** must contact **us** before any costs for which **you** may wish to claim arise or directly after the initial costs have arisen and before any further costs arise. If **you** do not contact **us** **your** claim may not be covered or may not be paid in full.
7. **You** must pay for **your pet** to have a dental examination every year and to have any dental **treatment** recommended by **your vet** to prevent disease.
8. **You** agree that **your** current or any previous **vet** may give **us** information or records about any insured **pet**. If the **vet** makes a charge for this, **you** must pay the charge.
9. **We** may give information about **your** pet insurance policy to any **vet** who has either treated **your pet** or is about to treat **your pet**.
10. If **we** ask **you** to take **your pet** to a **vet** of **our** choice, **you** must do so.
11. If there is any disagreement between **your vet** and **our vet**, an independent **vet** who **you** and **we** agree to will make the final decision, which **you** and **we** must keep to.
12. **You** must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud.

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

13. If **you** fail to keep to the conditions of this policy, all cover may be invalid from the start date of the policy.
14. When **you** claim, **you** agree to give **us** any information **we** may reasonably ask for. **You** must provide and pay for all the documents **we** may need. This includes **vet** certificates and records, and details of any other relevant insurance that may apply.
15. **We** reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. **We** will give **you** one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If **you** do not wish to continue **your** cover following an alteration **you** may cancel this policy as set out below.
16. a) **You** can cancel this policy at any time by **your** broker or alternatively in writing. Cancelling the Direct Debit instruction does not mean **you** have cancelled the policy. If **you** cancel before **your** policy is due to start, or if **you** cancel within 14 days of the policy starting or within 14 days of receiving **your** documents (whichever occurs later) **we** will return any premium **you** have paid in full.
If **you** cancel after those 14 days have passed, **we** will return the premium less an amount for the period that the policy has been in force.
We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

b) **We** have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there is a valid reason for doing so. **We** will send **our** cancellation letter to **your** broker. Valid reasons may include but are not limited to:

- where **you** are required, in accordance with the terms of this policy, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;
- where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing pet insurance;
- where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff or suppliers;
- if **you** or any other person responsible for **your** dog is found guilty by a court of law of an offence under the Dangerous Dogs Act **we** will cancel **your** policy with effect from the date of the court decision and no further claims payments, for new or ongoing claims, will be made after this date.

If **we** cancel **your** policy **we** will return the premium paid less the amount for the period the policy has been in force.

17. When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you** or **we** have advised otherwise.

We will contact **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** do not want to renew **your** policy, **you** must contact **your** broker before **your** renewal date to let **us** know.

If **we** do not hear from **you**, **we** will debit **your** account with the payment details **we** hold on record, and **your** policy will automatically continue without a break in cover from **your** stated renewal date.

You can contact **us** by **your** usual contact method if at any time **your** circumstances change and **you** no longer want **your** policy to renew automatically. If **you** choose not to renew automatically, **your** policy - including any additional products or benefits - will lapse on the renewal date, and **you** will be uninsured unless **you** contact **us** (or an alternative insurer) to arrange cover.

It is not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details. If **we** are unable to offer renewal terms, **we** will write to **you** via **your** broker to let **you** know.

18. If **we** have been unable to collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise. **We** will, however, write to **you** in order to give **you** the opportunity to make the payment. If the premium remains unpaid by the date **we** set out in **our** letter, **we** will confirm in writing that **your** policy finished at the end of the **period of insurance** for which **we** last received payment.

No further claim payments, for new or ongoing claims, will be made after this date.

19. If **you** have any legal rights against another person in relation to **your** claim, **we** may take over and use **your** rights in **your** name against any other person for **our** own benefit and take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.

20. If, when **you** claim, there is any other insurance under which **you** are entitled to payment, **you** must tell **us** the name and address of the insurance company and the number of the policy **you** hold with them. **We** will not make any payment for any claim that results from an incident covered by other insurance unless the cover provided by that insurance has been used up.

21. **We** may change any details relating to **your** policy and premium on each renewal date of the start date of **your** insurance policy. **Your** pet's claims history will be taken into account.

22. It is **your** responsibility to check the accuracy of all information provided on or with a claim form by a **vet** or anyone else.

If you have overseas travel cover the following will also apply

24. If travelling on a **journey** with **your** pet, **you** must meet all the conditions of the **Pet Travel Scheme**. **You** must have a current **pet passport** before **you** start **your** journey and any other necessary documents needed under the **Pet Travel Scheme**.

For further details on the **Pet Travel Scheme** please contact the **Pet Travel Scheme** helpline on 0370 241 1710 or visit the GOV.UK website.

25. **Your** pet must not work on a **journey** (other than as a registered guide or hearing dog) unless **we** have agreed to this in writing.

26. **You** must not make more than three **journeys** (and of no more than 30 days each) in a **period of insurance**, unless **we** agree to this in writing.

Section A

Summary of limits

Cover	Where to find out more	Limits	Excess
Vet fees	Page 10	<p>£8,000 per period of insurance. This includes:</p> <ul style="list-style-type: none"> Up to £1,000 for complementary treatment Up to £250 for behavioural disorders Up to £250 for clinical diet Up to £250 for transportation costs for referral to a vet Up to £500 for dental treatment 	<p>As shown in your schedule. (For pets aged seven or older, you must pay the excess shown on your policy schedule plus 20% of every claim for each separate condition.)</p> <p>The excess applies to each separate condition and each new period of insurance</p>
Death from an accident or illness	Page 12	Purchase price up to £1,500	Nil
Advertising and reward	Page 13	Up to £1,500 total including up to £500 for reward	Nil
Theft and straying	Page 14	Purchase price up to £1,500	Nil
Boarding kennel fees	Page 15	Up to £1,000	Nil
Holiday cancellation costs	Page 16	Up to £5,000	£100
Third-party liability (dogs only)	Page 17	Up to £2 million	£250
Overseas travel	Page 18	<p>Extends cover while on a journey to countries included in the Pet Travel Scheme (PETS) for sections shown on your policy schedule. Cover is also provided for:</p> <ul style="list-style-type: none"> Quarantine costs up to £2,000 Loss of pet passport up to £250 Reasonable costs for repeat Tapeworm treatment Emergency expenses abroad up to £500 	As above

Section B

Vet fees cover

Vet fees cover

We will pay all reasonable charges made for necessary **treatment** carried out by a **vet** to treat **your pet** during a **period of insurance** for a **condition** that first started during a **period of insurance**, under the following conditions:

1. The most **we** will pay in any one **period of insurance** is £8,000, including:
 - a) up to £1,000 towards **complementary treatments**;
 - b) up to £250 towards **clinical diet** to treat a **condition**;
 - c) up to £250 towards the cost of treating a **behavioural disorder**;
 - d) up to £250 towards any travel expenses (between **your** home and a veterinary practice that is not part of **your** usual **vet's**) that **you** or any member of **your family** permanently residing with **you** incur if **your** usual **vet** recommends another **vet** treats **your pet**;
 - e) up to £500 towards the cost of dental **treatment** and
 - f) up to £100 towards the costs of putting **your pet** to sleep.
2. **We** will not pay more than the maximum limit or limits that applied when the **condition** or **behavioural disorder** first started, subject to cover still being in force.
3. **You** must provide written notice of all accidents, illness or disease to **us** within 90 days of them happening.

Exclusions

We will not pay for the following:

1. Any **treatment your pet** receives during a **period of insurance** if **we** have not received the agreed premium for that **period of insurance**, or if paying by instalments, **we** have not received the agreed premium for that part of the **period of insurance**. If **you** cancel **your** policy before the end of the **period of insurance** and **we** have paid a claim **we** will collect any outstanding premium due for the remaining **period of insurance**. **We** may take any outstanding premium due from the claims settlement.
2. Any claims for **vet fees** for ongoing **treatment** costs if the premium has not been received at the time the **treatment** costs arose. Ongoing claims for **treatment** costs of a **condition** or **behavioural disorders** will only be covered if **you** continue to pay the premium and the policy remains in force.
3. The **excess** or **coinsurance amount** as stated on **your** policy schedule for each unrelated **condition** or **behavioural disorder** payable each **period of insurance**. If the **treatment** dates for a **condition** or **behavioural disorder** fall into more than one **period of insurance** you will have to pay an **excess** for each **period of insurance** as shown on **your** policy schedule. For **pets** aged seven or older, **you** must pay the **excess** as shown on **your** schedule plus 20% of every claim for each separate **condition**.
4. **Vet fees** for or in connection with:
 - a) any preventative or non-essential **treatment**, tests or diagnostic procedures, prescribed general health supplements or routine examinations and **treatment** including but not limited to routine vaccinations, grooming, **treatment** of infestations or parasites, nail clipping, spaying or castration or for any **treatment** in connection with pregnancy or giving birth, or any event arising out of these procedures;

Section B

Vet fees cover (cont)

- b) the cost of routine or investigative tests, unless these are to diagnose a **condition** due to specific or existing symptoms or clinical signs and the **condition** is covered under the insurance;
- c) any diagnostic laboratory fees, such as but not limited to, fees for histopathology that originate outside **your** usual **vet** practice that are not within a reasonable and necessary amount;
- d) any prescription or medicine decision fees and administration fees such as (but not limited to) completion of a claim form;
- e) any referral, second opinion or specialist **treatment** or fees, unless **we** have specifically agreed to it;
- f) any **complementary treatment** that is not carried out by a member of the Association of Chartered Physiotherapists in Animal Therapy, the National Association of Veterinary Physiotherapists, McTimoney Chiropractic Association or the Canine Hydrotherapy Association;
- g) any **treatment** of a **behavioural disorder** that is not carried out by a member of the association of Pet Behavioural Counsellors or the Canine and Feline Behavioural Association;
- h) any food such as (but not limited to) dry, wet and liquid food or for any **clinical diet** prescribed for the sole purpose of helping **your pet** lose weight and **clinical diet** prescribed in order to prevent any **condition**;
- i) hospitalisation or house calls (or both), unless the **vet** confirms in writing that to move the **pet** would put it in serious danger;
- j) any extra charges for treating **your pet** outside usual surgery hours, unless the **vet** confirms that an emergency appointment is necessary;
- k) the cost of bathing, grooming or de-matting **your pet**;
- l) any dental **treatment** if **your pet** has not received a dental check-up every year and had any **treatment** recommended by **your vet** (whether covered by this policy or not) carried out within three months of the recommendation. Or for dental **treatment** if the **pet** is more than 18 weeks old, to remove first teeth;
- m) any claim for any form of housing or bedding needed for the **treatment** or general wellbeing of **your pet**;
- n) any charges for cremating, burying or disposal of **your pet**;
- o) the **treatment** of any **condition** or symptoms first starting or caught while on a **journey**, unless overseas travel cover was included in **your** policy at the time and continues to be included;
- p) the cost of putting **your pet** to sleep that is not on the recommendation of **your vet** or the costs of putting **your pet** to sleep as a result of illness if **your pet** is a dog and is aged nine years or older or **your pet** is a cat and is aged 11 years or older.

Claims conditions

1. Wherever possible **you** must contact **us** before any costs for which **you** may wish to claim arise or directly after the initial costs have arisen and before any further costs arise. If **you** do not contact **us** **your** claim may not be covered or may not be paid in full.
2. **We** will then send **you** a claim form to fill in, which **you** should return to **us** with supporting receipts. To help speed up the claims process please supply a complete medical history for **your pet**.
3. **We** may need a **vet's** opinion on what may be wrong with **your pet** before **we** can pay a claim.

Section C

Death from accidental injury or illness

Death from accidental injury or illness

We will pay the purchase price of **your pet** up to £1,500 if **your pet** dies as a result of an **accidental injury** or illness during a **period of insurance** and the Death from **accidental injury** or illness section (Loss of pet & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. Any claims for death from illness for dogs aged nine years and older or for cats aged 11 years and older.
2. If **your pet** is put to sleep following an accident or an illness unless **your vet** provides written certification that this was essential for humane reasons.
3. More than **you** paid for **your pet**.

Claims conditions

1. **You** must get a veterinary certificate at **your** own expense that shows the date and cause of death. If **your pet** is put to sleep, **you** must get a veterinary certificate stating that this was necessary to stop **your pet** from suffering.
2. **You** must provide proof of the amount **you** paid for **your pet**. If **you** do not have proof of the amount **you** paid for **your pet** we may not pay **your** claim.

Section D

Advertising and reward

Advertising and reward

If **your pet** is lost or stolen in a **period of insurance**, **we** will refund **you** for local advertising costs, up to a total of £1,500 in any **period of insurance**. This includes the cost of bringing **your pet** back to **your** home address and a reward of up to £500 to be offered for the recovery of **your pet** and the Advertising and reward section (Loss of pet & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. Any reward claimed by a member of **your family** or anyone living with **you**.
2. Any costs that have not been agreed by **us** and that are not reasonable or necessary.
3. Any costs if **you** leave **your** dog unattended in a public place at any time.

Claims conditions

1. If **your pet** is lost, **you** must phone **us** immediately and get **our** approval before spending any money.
2. If **your pet** is a dog, **you** must report the loss to the local authority and welfare centres (in Scotland **you** must report it to the police). **We** will need to see evidence that **you** have done this. If **your pet** is a cat, **you** have to report the loss to **your vet** and local welfare centre and provide **us** with confirmation that **you** have done this.
3. If **you** are claiming for the reward, **we** will need evidence that **you** advertised a reward for finding **your pet** and the full contact details of the person claiming the reward, with their written confirmation that **you** paid them.
4. **We** will need to see receipts and examples of advertising for any expenses **you** want to claim.

Section E

Theft and straying

Theft and straying

We will pay **you** the purchase price of **your pet**, up to £1,500, if **your pet** is lost or stolen during a **period of insurance** and has not been found after 45 days and the Theft and straying section (Loss of pet & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. More than **you** paid for **your pet**.
2. Any claim for loss or straying arising within the first 14 days of the **pet** being covered.
3. Any claim if **you** leave **your** dog unattended in a public place at any time.

No payment will be made until more than 45 days after **your pet** first went missing

Claims conditions

1. If **you** lose **your** dog, **you** must report the loss to the local authority and welfare centres (in Scotland **you** must report it to the police) within 24 hours of them disappearing. **We** will need to see evidence that **you** have done this. If **you** lose **your** cat, **you** must report the loss to **your vet** and local rescue centres within 10 days of **your cat** going missing and provide **us** with confirmation that **you** have done so.
2. If **you** lose a cat or dog, **you** should phone **us** and report the possible loss. **You** should then fill in a claim form if **your pet** has not been found after 45 days.
3. **You** must provide proof of the amount **you** paid for **your pet**. If **you** do not have proof of the amount **you** paid for **your pet** **we** may not pay **your** claim.
4. If after claiming, **your pet** is found or returns, **you** must repay **us** the full amount **we** have paid out under this section of the cover.

Section F

Boarding kennel fees

Boarding kennel fees

We will refund **you** for licensed boarding kennel, cattery or pet-minding service fees up to £1,000 in any **period of insurance** if **you**, or a member of **your family** who permanently lives with **you**, goes into hospital due to illness or injury for more than four days in a row during a **period of insurance** and the Boarding kennel fees section (Loss of pet & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. Any period in hospital that **you** were aware was likely at the start date of this insurance.
2. Costs as a result of nursing-home care or convalescence care that **you** do not receive in hospital.
3. Costs as a result of any hospital stay that is not on the advice of a doctor, specialist or consultant.

Claims conditions

1. **You** must keep all receipts issued by the boarding kennel or cattery, or from the person responsible for looking after **your pet**, showing the dates and costs.
2. **You** must also get confirmation of the period **you** or **your family** members were in hospital and any extra information **we** ask for. **You** will have to pay for this.

Section G

Holiday cancellation

Holiday cancellation

We will refund **you** up to £5,000 in any **period of insurance** for any expenses that **you** cannot get back from anywhere else if **you** have to cancel **your** holiday or for extra expenses to get **you** home if **you** cut short **your** holiday during a **period of insurance** and the Holiday cancellation section appears on **your** schedule because **your pet**:

- a) needs sudden unexpected life saving surgery within the seven day period before **you** go on **your** holiday; or
- b) goes missing while **you** are away or in the seven day period before **you** go on **your** holiday.

Exclusions

We will not pay for the following:

1. Any **condition** that is likely to need emergency life saving surgery that **you** were aware of before booking the holiday.
2. Any claim if **treatment** could have been provided eight days or more before **you** were due to go away and by having that **treatment** the life saving surgery could have been avoided.
3. The first £100 for any claim.

Claims conditions

1. **You** must get the booking invoice and cancellation invoice from **your** travel agent or tour operator. This should show the total non-recoverable charges made and the date of the cancellation. **You** must be able to prove that **you** cannot get these back from anywhere else.
2. **You** must also give **us** any more information and supporting documents, which **we** may ask for.
3. If a charge is made for getting this information **we** will not pay for this.

Section H

Third party liability

Third party liability cover (applies to dogs only)

This cover only applies if **you** (or any member of **your family** permanently living with **you**, or to any person whom **you** have asked to look after **your pet**) are not already covered under any other liability insurance or household insurance, or unless the cover provided by another insurance has been used up. **We** will pay up to £2 million in any **period of insurance** towards costs **you** (or any member of **your family** permanently living with **you**, or any person whom **you** have asked to look after **your pet**) become legally liable to pay as compensation, for accidental bodily injury or accidental damage to property caused by the insured **pet** that happens during a **period of insurance**. **We** will also pay any extra costs or expenses **you** have to pay, but only if **we** have agreed to them in writing beforehand and the Third party liability section appears on **your** policy schedule.

Exclusions

We will not pay for the following:

1. The first £250 of compensation or legal proceedings for any claim.
2. Any liability under any agreement or contract, unless **you** would have been liable anyway.
3. Deliberate acts by **you**, members of **your family** or anyone who **you** asked to look after **your pet**.
4. Loss or damage to property belonging to or in the custody or control of **you** and **your family**, any person employed by **you**, members of **your** household or people whom **you** have asked to look after **your pet**.
5. Accidental bodily injury to **you**, a member of **your family**, people permanently living with **you** or people whom **you** have asked to look after **your pet**.

6. Accidental bodily injury to any person who is under a contract of service, or employment or apprenticeship with **you** when the injury or disease arises out of and in the course of employment by **you**.
7. Any compensation, costs or expenses if **you**, any member of **your family**, any person living with **you**, working with **you** or working for **you** is either responsible for or is looking after the property that is damaged.
8. Any compensation, costs or expenses that result from **your** profession, business or employment.
9. Any compensation, costs or expenses if **you** have cover under any other insurance policy unless the cover provided by that policy has been used up.
10. Any compensation, costs or expenses if **we** have not agreed to these before they arose.

Claims conditions

1. **You** must not admit or accept liability, negotiate or make any payment, or promise to make a payment without **our** permission in writing.
2. **You** must immediately contact **us** on the number shown to tell **us** about any possible claim. **We** will then tell **you** what to do with the letter, claim, writ or summons.
3. **You** must give **us** all the information that **we** may reasonably need.
4. **We** will have control of any claim and legal proceedings relating to any claim, including the right to sue in **your** name but for **our** benefit for any claim, damages or liability.
5. **You** must give **us** details of any other insurance policy available which **you** could claim under.

Section I

Overseas travel cover

This part of Overseas travel cover extends cover for you and your pet while on a journey if Overseas travel cover is shown on your schedule. Some extra cover exclusions and special conditions relating to claims apply. You should read them with the sections to which they relate.

Extra cover to vet fees

If a **vet** decides **your pet** should be put to sleep while it is on a **journey** **we** will pay up to £200 in total towards the cost of putting **your pet** to sleep, cremating it or disposing of its remains.

Claims conditions

1. If **your pet** needs veterinary **treatment** while on a **journey** to a member country of the **PETS Travel Scheme**, you must pay the **vet** for any **treatment** while **you** are there.
2. **You** must keep all receipts and any evidence that can support **your** claim.
3. **You** must get the **vet** to fill in the claim form before **you** return to the **United Kingdom**. Return the fully filled-in form to **us** with all the paid veterinary receipts and any other supporting documents.
4. When **you** return **you** should phone **us** immediately and report the claim.
5. **We** will pay **you** at the current rate of exchange after taking off the **excess** in sterling.

Extra claims conditions relating to claims under vet fees cover

You have to obtain evidence, which **we** may ask **you** to give **us** at point of claim, that **your pet** was in good health and fit to travel at the start of the **journey**.

Extra exclusion to advertising and reward

We will not pay for any reward claimed by anyone travelling on a **journey** with **you**.

Extra claims conditions relating to claims under advertising and reward

If **you** lose **your pet** on a **journey** **you** must report the loss to the relevant governing body or organisation in the country where **your pet** goes missing. If **you** make a claim, **we** will need to see written evidence that **you** have done this.

Extra exclusions to boarding kennel fees

We will not pay for costs if **you** knew **you** were likely to go into hospital before starting a **journey**.

Extra claims conditions relating to claims under boarding kennel fees if you have to stay in hospital

While on a **journey** **you** must make sure **you** get evidence of **your** hospital stay before leaving the country in which you were treated.

Extra cover to holiday cancellation

Cover is extended to cover **you** if **you** need to cut short **your journey** because **your pet** dies while on a **journey**, or cancel **your** holiday within seven days of **your** planned departure date because **your pet** needs emergency life saving surgery and cannot travel on a **journey**.

Section I

Overseas travel cover (cont)

Extra claims conditions relating to claims under holiday cancellation cover

If **you** cancel **your journey** because **your pet** is too ill to travel, **you** must support **your** claim with written evidence from a **vet**.

Extra exclusions to third party liability cover

1. **We** will not pay for any compensation, costs or expenses for injury or death to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
2. **We** will not pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
3. **We** will not pay for any compensation, costs or expenses if **you** or anyone **you** are travelling on a **journey** with, or staying with during a **journey** is responsible for or looking after the property that is damaged.
4. **We** will not pay any compensation, costs or expenses if these arise because **you** are responsible under the laws of the USA or Canada.

In addition to extending cover for sections shown on your schedule while on a journey cover is provided for:

Quarantine costs

We will pay up to £2,000 in any period of insurance towards the cost of:

1. Quarantine kennelling and costs involved in getting a new **pet passport** for **your pet** if a microchip of ISO standard 11784 or annex A to ISO standard 11785 fails; or
2. Quarantine kennelling if **you** have obeyed all the rules of the **Pet Travel Scheme** but **your pet** still has to go into quarantine because of illness.

Exclusions to Quarantine costs

We will not pay for the following:

1. Any fees if the microchip was not checked and found to be working properly within 14 days of **your** departure on a **journey**.
2. Any fees as a result of a condition that **you** were aware of before the start of the **journey**.

Claims conditions relating to quarantine costs

1. **You** must support **your** claim with documents to prove that **your pet** was microchipped before **your journey** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that this was checked within 14 days of **you** travelling on a **journey**.
2. **You** must keep all documents and receipts showing the dates and expenses **you** had to pay, and send these to **us** to support **your** claim.

If you lose your pet's passport

We will pay up to £250 in any **period of insurance** towards the cost of a replacement **pet passport** if **you** lose **your** original **pet passport** during a **journey**. This includes quarantine costs as a direct result of **you** losing **your pet's passport**.

Exclusions to loss of your pet's passport

We will not pay for the following:

1. Any claim unless **you** report the loss of the **pet passport** to the **vet** who provided it within 24 hours of discovering its loss.
2. Any damage, loss or theft that happens before the start of **your journey**.

Claims conditions relating to claims for losing your pet's passport

You must provide documents and receipts to support **your** claim.

Repeat Tapeworm treatment

We will pay reasonable fees charged by a **vet** if **your carrier** delays **your** departure for the **United Kingdom** and **you** have to get repeat Tapeworm **treatment** for **your pet**.

Exclusions to repeat Tapeworm treatment

We will not pay for the following:

1. Any costs involved in getting the first Tapeworm **treatment** needed under the **Pet Travel Scheme** on each **journey**.
2. Any costs if the first Tapeworm **treatment** done (on each **journey**) was not carried out in the timescale needed under the **Pet Travel Scheme**.
3. Any costs if the Tapeworm **treatment** was not necessary under the **Pet Travel Scheme**.

Claims conditions relating to claims under the repeat Tapeworm treatment cover

1. **You** must support **your** claim with documents to prove that the original Tapeworm **treatment** was carried out and that this was done in the timescales needed under the **Pet Travel Scheme**.
2. **You** must support **your** claim with documents to prove that the Tapeworm **treatment** was needed under the **Pet Travel Scheme**.

Emergency expenses abroad

We will pay up to £500 for each journey towards the following:

1. Reasonable accommodation expenses and any other expenses to take **you** and **your pet** home if **your pet** needs emergency **treatment** from a **vet**, and as a result of this **you** miss **your** return travel to the **United Kingdom**.
2. Reasonable accommodation and transport costs for up to four days to look for **your pet** if **your pet** is lost or strays during a **journey** and within three days of the date **you** are due to return to the **United Kingdom**.
3. Reasonable extra expenses to take **you** home if **your pet** is lost or strays within the three days before **you** are due to return to the **United Kingdom** and **you** decide to stay abroad to try to find **your pet**.
4. Reasonable accommodation expenses and expenses to take **you** and **your pet** home if **you** miss **your** departure to the **United Kingdom** as a direct result of losing **your pet's passport**.
5. Reasonable accommodation expenses and expenses to take **you** and **your pet** home if the **carrier** delays **your** departure for the **United Kingdom** and **you** miss **your** rearranged departure as a direct result of having to get repeat Tapeworm **treatment**.

Special claims conditions relating to claims for emergency expenses abroad

1. **You** must support **your** claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary and covered by this policy.

Information

Helplines

The helplines cannot deal with any policy or claims queries.

Your policy includes some general support for you

The Vet, Bereavement, Legal and Pet minder helplines cannot deal with any policy or claims queries

Find a vet

If **you** and **your pet** are away from home in the **United Kingdom** and **your pet** needs urgent veterinary care, **you** can ring **our** helplines to find the nearest **vet** for **you**. Phone: **0800 206 1971**.

Bereavement counselling

This is an understanding, confidential and professional service where **you** can talk for as long as **you** need about the death of **your pet**. It is available 24 hours a day, 365 days a year. Phone: **0800 206 1971**.

Pet legal

This provides advice about legal issues in plain English and in a friendly and helpful way. It is available 24 hours a day, 365 days a year. Phone: **0800 206 1971**.

Pet minders

This helps **you** to find a registered **pet** minder for either a few minutes or weeks to look after **your pet** while **you** are away. Phone: **0800 206 1971**.

PETS Travel Scheme

The DEFRA helpline provides useful information on the **Pet Travel Scheme**. This is available by phone on **0370 241 1710** or by visiting the GOV.UK website.

Information

Important Information About Your Policy

Monitoring and recording calls

We may monitor and record phone calls to improve **our** service and to prevent and detect fraud.

How to complain

If **you** need to complain, please call **us** on **0208 603 7157**. The majority of complaints can be resolved quickly and satisfactorily by the department **you** are dealing with. If **your** complaint relates to **your** policy, please contact the agent where it was bought or contact Confidas. If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim. If Confidas is unable to resolve **your** complaint then they will refer it to U K Insurance Limited.

Private Insurance
8th Floor
42 The Headrow
Leeds
LS1 8HZ

If **we** cannot sort out the differences between **you** and **us**, **you** can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Phone: **0300 123 9123** or **0800 023 4567**.

You can visit the FOS website at www.fos.org.uk. The FOS will contact **us** for **you**.

The FOS will tell you its decision direct. Being referred to the FOS will not affect **your** legal rights.

If **you** are a business and for any reason **your** complaint falls outside of the jurisdiction of the FOS then **we** will still respond to **your** complaint but if **we** cannot sort out the differences between us **you** will not be able to refer the matter to the FOS. However, this will not affect **your** legal rights.

Details about our regulator

Confidas Portfolio insurance policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768** or **0300 500 8082**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the whole claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website www.fscs.org.uk.

Your right to cancel

If this cover does not meet **your** needs, please return all **your** documents within 14 days of receiving them to

Confidas
Stephenson House
2 Cherry Orchard Road
Croydon
Surrey CR0 6BA

We will return any premium paid in full as long as no claims have been made on the policy during that time. If a claim has been made **you** will not be entitled to a refund. For cancellation after the first 14 days please refer to the General conditions section of the policy.

Your Credit Agreement

Your right to cancel your credit agreement

You have the right to cancel the credit agreement without giving any reason within 15 days of receiving it. If **you** would like to do this, please call the number printed in **your** policy booklet. **You** will need to repay the outstanding balance under the agreement within 30 calendar days from the day **you** give **us** notice that **you** wish to cancel the agreement.

You can withdraw from this agreement at any time. **You** will continue to be covered under **your** policy as long as **you** pay the full premium, otherwise **your** insurance policy will also end.

OUR SPECIALISTS AT YOUR SERVICE

www.confidas.co.uk

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