

MiPetCover

Your Insurance Policy

Policy wording for **WalkawayCover**



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This pet insurance policy is exclusive to customers of CVS (UK) Limited. The terms, rates and features of this pet insurance policy have been negotiated by CVS (UK) Limited vets, based on the needs of CVS (UK) Limited customers.

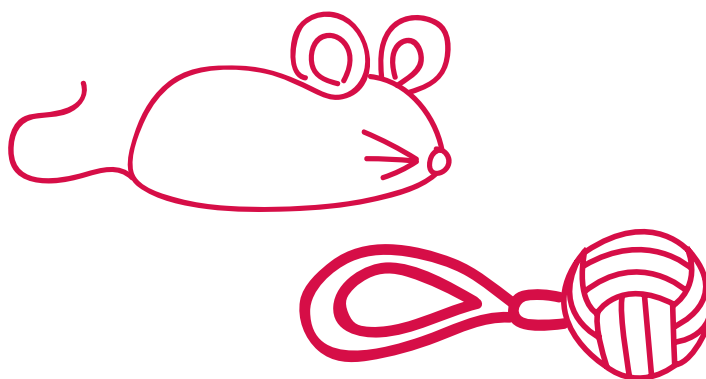
In all usual circumstances, during the period of insurance, you should seek treatment from your usual CVS (UK) Limited veterinary practice or such nominated out of hours or specialist referral centre recommended by your normal treating practice.

Policy explanation

WalkawayCover lasts 4 weeks (28 days) and provides a fixed amount of veterinary fees to cover all veterinary treatment required in this period. "Lifetime" refers to the ability to replace this policy before the end of the four week period by taking out an annual, paid for policy with MiPet Cover. Any illness or injury covered under the WalkawayCover contract will ONLY THEN continue to be covered under the terms of your new replacement premium paying contract.

If during your WalkawayCover, costs are incurred that will or have exceeded the veterinary fee limit, you may purchase an annual policy to continue cover and contribute to the remaining costs. The annual policy MUST be purchased before your WalkawayCover expires. If purchased outside of this timeframe, cover will NOT be deemed as continuous and the claim will NOT be covered under the annual policy under any circumstance.

In order to ensure you have ongoing coverage please contact us on 0808 164 8000 so that we can provide you with a quotation for your pet's future cover needs.



MiPet Cover Benefit	Free WalkawayCover	
Policy type	Lifetime	
Vet's fees (total for all conditions in the four week period)	£500	
Fixed excess (Per condition, per policy period)	Puppies £100	Kittens £100
Variable excess (Payable in addition to the fixed excess)	Puppies 10%	Kittens 10%
Death from illness	Up to £150	
Death from accident	Up to £150	
Advertising	Up to £150	
Reward	Up to £100	
Boarding and kennel fees	Up to £250	
Third party liability (dogs only)	£1M	
Helplines	✔	

Definitions

Certain words or phrases in your policy have a particular meaning whenever they appear in bold. These words and their meanings are explained below:

Accident: One sudden and unexpected external event which happens during the **period of insurance** resulting in physical bodily **injury** or death to **your pet**.

Alternative medicine: Herbal or homeopathic medicine recommended by **your vet** and prescribed by a suitably qualified **vet**.

Complementary medicine/therapy/treatment: Acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy recommended by **your vet** and carried out by a suitably qualified person that has been specifically recommended by **your vet**.

Commercial breeding: Any **pet** that has had more than 2 litters in its lifetime will be considered **commercial breeding** and as such **we** will not insure the **pet**. In the event that a third or more litter occurs during a **period of insurance** we will not invite renewal of cover, but

will continue to maintain cover previously agreed until the end of that **period of insurance**.

Dental: Any **treatment** of the teeth gums or mouth.

Fixed excess: The amount **you** are required to pay as part of certain claims made under the **policy** as shown in **your policy schedule** and will be payable each year for each **illness** or **injury**.

Guarding: This **policy** excludes all **pets** used for commercial security work or those which have been trained to attack. All cover is excluded for any policyholders who also hold a Security Industry Authority (SIA) licence of any description whilst undertaking the designated activity that the SIA licence allows.

Holiday: Means a pleasure trip to a European State or Territory included in the **Pet Travel Scheme (PETS)** which starts from and ends at **your** address as shown in **your policy schedule**.

Incident: Any clinical sign of **injury** or **illness** in **your pet**.

Injury/injuries: Clinical sign or symptoms of changes in normal healthy state resulting from one individual **accident**, including directly or indirectly related problems, no matter where these are noticed or occur in or on **your pet**. Recurring and/or chronic **injuries** shall be considered

as one loss. Such **injuries** being defined as:

- a) Clinical manifestations resulting in the same diagnosis (regardless of the number of **injury** or areas of the body affected) to which **your pet** has an on-going predisposition or susceptibility related in any way to the original claim; or
- b) **Injuries** which are incurable and likely to continue for the remainder of **your pet's** life; or
- c) Multiple **injuries** being caused by or resulting from one **accident** will be treated as one loss.

Illness/illnesses: changes in **your pets** state of health that are not caused by an **accident**, or any which may be resulting from gradual or biological cause.

Recurring and/or on-going **illnesses** shall be considered as one loss. Such **illness** being defined as:-

- a) Clinical manifestations resulting in the same diagnosis (regardless of the number of **incidents** or areas of the body affected) to which **your pet** has an on-going predisposition or susceptibility related in any way to the original claim; or
- b) **Illnesses** which are incurable and likely to continue for the remainder of **your pet's** life.

For **illnesses** that can have multiple sites or bilateral **illnesses** such as eyes, ears or legs **we** shall treat all occurrences of an **illness** as the same illness and apply just one **vet** fee limit and charge only one excess. This is the definition as to how benefits are provided under this **policy** of insurance. If the condition diagnosis by **your veterinary surgeon** is the same as a previous condition they will be treated as the same condition even if the problem is a different part of **your pets** body, if **your pet** has a growth on the left ear which is subsequently found on the right ear both will be treated in benefit terms as the one condition. Benefit limits and the start date for the condition will be from the date that the left ear growth was found irrespective of the time difference between diagnoses.

We will always treat the same diagnosis as one condition irrespective of when or where in **your pets** body the symptoms are found, even where the condition is diagnosed in different legs for the purposes of allocating benefits and deciding the start date for the condition it will be the date that the first symptom was diagnosed.

For the avoidance of doubt an **illness** is taken to start from the date that symptoms are first noticed, by either **you** or **your vet** (whichever is the earliest) not the date that an **illness** is first treated by **your vet**.

Market value: The average price **we** are able to determine paid at the date of death based on age breed, pedigree, and breeding status of **your pet**.

Period of insurance: The period for which the premium has been paid and for which **your pet** is covered as shown on **your policy schedule**. Each renewal is the start of a new **period of insurance**.

Pet: The dog or cat specified in **your policy schedule**.

MiPet Cover: Is a trading name of CVS (UK) Limited which is an appointed representative of Insurance Factory Limited. Insurance Factory Limited is authorised and regulated by the Financial Conduct Authority (No. 306164). Registered in England and Wales number 02982445. Registered office: Markerstudy House, 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB. You can check this by visiting the Financial Services Register at www.fca.org.uk/register

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

Policy: Your **policy wording** and most recent **policy schedule**.

Policy wording: This booklet, which contains the terms and conditions of **your pet** insurance.

Policy schedule: This is a document issued by **us** to **you** with **your policy wording**. The **policy schedule** contains details about **you**, **your pet**, **policy** limits and excesses that apply to the specific cover that **you** have purchased.

Pre-existing condition: Any **illness** or **injury** or complication directly resulting from an **injury** or **illness**, whether diagnosed or undiagnosed that has been identified or investigated by a **vet** or is otherwise known to you prior to the start of the insurance.

Terrorism: Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear

Treatment: Any examination, consultation, advice, tests, x-rays, ultrasound, CT scan, MRI scan, drugs, or medication administered or prescribed surgery, nursing, or care; provided by, or under the direction of, a **vet**.

Unattended: Any occasion where **your pet** is left alone or out of sight.

United Kingdom/UK: England, Scotland, Wales, Northern Ireland, and the Isle of Man.

Variable excess: The percentage amount you are required to pay towards the costs of **Treatment** in addition to the **Fixed excess**.

Example of how to calculate the amount **you** will have to pay in the event of a claim.

A valid claim arises for a pet's **veterinary** fees totaling £300.00

Amount Claimed		£300
Less Fixed Excess	£100	£200
Less Variable Excess	10% = £20	£180
Total Excess paid by you	£120	
Total paid by us		£180

Vet/Veterinary/Veterinary Surgeon: A member of the Royal College of Veterinary Surgeons actively working as a **veterinary surgeon** in the **UK** or **veterinary surgeon** registered and actively working outside the **UK** in countries covered by the **Pet Travel Scheme (PETS)**.

We/Us/Our: Insurance Factory Limited acting as administrators for Zenith Insurance Plc, registered in Gibraltar No 84085. Registered Office: 846-848, Europort, Gibraltar. Regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting Insurance business in the UK (Financial services Register Number 211787) These details can be checked on the Financial Services Register at www.fca.org.uk or by the Prudential Regulation Authority on 020 7601 4444. Zenith Insurance Plc. is a member of the Association of British Insurers.

You/Your: The person named on the **policy schedule** who is the owner and carer for the **pet**.



Consumer Insurance (Disclosure and Representations) Act 2012

In entering into this contract **you** are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of **your** knowledge. This includes anything that appears within **your policy schedule** as well as any information relating to **your pet's** medical history. **Your** failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in **your policy** being cancelled or **your** claim being rejected or not fully paid. If **you** are in any doubt about **your** duty to take reasonable care not to make a misrepresentation please contact **our** Customer Services Department on 0808 164 8008.

Introduction

This is a **pet** insurance **policy** that lasts for 4 weeks (28 days). **Your** insurance contract is made up of this **policy wording**, **your policy schedule** and the information you gave when arranging this insurance or at any time after. To know exactly what is covered by **your** insurance contract **you** need to read **your policy wording** together with **your policy schedule**.

In return for completing the application, **we** will in the event of **injury**, loss, or damage happening within the **period of insurance** provide insurance cover as described in the following pages and referred to in **your policy schedule**.

Who provides your insurance?

MiPet Cover pet insurance is arranged and administered by Insurance Factory Ltd, registered at Westerham Road, Sevenoaks, Kent TN13 2QB and the insurance is underwritten by Zenith Insurance plc. Registered in Gibraltar No 84085. Registered Office: 846-848, Europort, Gibraltar. Regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting Insurance business in the **UK** (Financial services Register Number 211787).

The law applicable to this policy

You and **we** are free to choose the law applicable to the **policy**, but in the absence of agreement, to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the **United Kingdom**, the law which will apply will be the law of England and Wales and by purchasing this **policy** **you** have agreed to this.

Data consent

By accepting the **policy** terms, **you** are giving **us** permission to obtain information from **your vet**, former **vets** or specialist to assist **us** with **your** claim. **You** agree to obtain any documents that **we** require to assess **your** claim from **your vet**, specialist, or third party that **we** request at **your** own expense.

Territorial limits

This **policy** is valid in the **UK** only.

Renewal terms

This **policy** will not renew, should **you** wish to have cover longer than 28 days **you** must start a full premium paying **policy** within the 4 week period. If **we** offer further **periods of insurance**, the premium and the **policy** terms will be subject to **our** underwriter terms at that time.

Mid-term policy changes

In the event of a change in **your pet** details or **your** details **we** will amend the **policy** details for the balance of the 28 day **period of insurance**.

Upgrading your cover

Should **you** decide to start a premium paying **policy** within the 28 days allowed, the level of cover will be changed to reflect the cover applicable to your new premium paying **policy**.

Dual insurance

If at the time of any **incident** which results in a claim under this **policy**, there is another insurance covering the same **illness**, **injury**, bodily **injury**, death, damage, destruction, expense, or liability **we** will not pay compensation unless that cover has been exhausted.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet our obligations to **you**. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

General conditions applicable to all policy sections

You must comply with and agree to the following conditions to have the full protection of **your policy**. If **you** do not follow these conditions **we** may cancel **your policy**; refuse to deal with **your** claim; or reduce the amount of any claim payment.

Should **your** circumstances change in the **policy** year please contact **us** to confirm that **your** cover remains in force.

1. To the best of **your** knowledge and belief that at the start of this insurance **your pet** is in good health and free from any **injury**, **illness** or physical disability.
2. The CVS (UK) Limited **vet** who has provided you with the application has confirmed to you that **your pet** is not suffering from any **illness** or **injury**.
3. **You** confirm **you** are not the breeder of the **pet**, this cover is not available to **pets** that are part of a litter awaiting sale.
4. **Your pet** has never shown aggressive tendencies and has not been trained to attack.
5. **You** must be the owner of the **pet** and **your pet** must be a minimum of eight weeks old and no older than the age set out in the **policy schedule** on the start date of the **policy**. Please note the maximum age for four week free cover is one year of age. No cover is available more than 28 days after your **pets** 1st birthday.
6. **Your pet** must be named on the **policy schedule**.
7. **Your pet** must live with **you** at the **UK** address given in the **policy schedule**. **Your** cover will cease immediately if **your pet** is sold or where any financial interest whatsoever is parted with by **you**, whether temporarily or permanently or if **your pet** is no longer ordinarily resident in **your** home.
8. **You** must contact **us** as soon as **you** become aware of any circumstances that could result in a claim.
9. **You** must take **your pet** for appropriate vaccinations
DOGS; against distemper, hepatitis, leptospirosis and parvovirus.
CATS; against feline infectious enteritis, feline influenza, feline herpes virus, feline calicivirus and feline leukaemia

OR;

As advised by **your vet** due to the particular needs or circumstances of **your pet**. All vaccinations must be administered under **vet** supervision.

10. Furthermore there is no cover provided for these diseases in the event that the required vaccinations have not been administered to **your pet** by a **vet**.
11. Homeopathic vaccines are not acceptable.
12. **You** must provide proper care and attention to **your pet** at all times and pay to have any **treatment** normally recommended by a **vet** to prevent **illness, injury**, or disease.
13. **You** must provide and pay for all information, documents, and assistance that **we** request; including **vet** certificates and records, details of any other relevant insurance that may apply, and supporting evidence of any claim and the circumstances around the claim.
14. **You** agree that **your** current and/or previous **vet** may release all information or records regarding **your pet** to **us** or **our** agent and that **we** may release information about **your** policy to any **vet** who has either treated **your pet** or is about to treat **your pet**. If the **vet** charges **you** for this information **you** will be responsible for the costs.
15. If there is a disagreement between **your vet** and **our vet**, an independent **vet** mutually agreed upon by both sides will be appointed and act as arbiter, whose decision both **you** and **we** must keep to.
16. **You** agree that **we** may take over any claim and deal with it in **your** name.
17. **We** will not make any payment for any claim covered by other insurance until that cover has been exhausted.
18. **You** agree to observe the terms of the Animal Welfare Act 2006, and Control of Dogs Order 1992. Any dog in a public place must wear a collar with the name and address of the owner engraved on it, or engraved on a tag. **Your** telephone number is also advisable.
10. The confiscation or destruction of **your pet** by Government or Public Authorities, or under the Animals Act 1971 United Kingdom and the Control of Dogs Act 1986 and Control of Dogs (amendment) Act 1992, Republic of Ireland or contravention of the Dogs (Protection of Livestock) Act 1953.
11. The cost and compensation for euthanasia of **your pet** under a court order or the Contagious Diseases Act. Claims arising due to the intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
12. **You** breaking the **United Kingdom** or Republic of Ireland laws, or regulations, including those relating to animal health or importation.
13. Malicious or wilful **injury** or gross negligence to **your pet** caused by **you, your** agents, employees, or members of **your** family.
14. Any medication or **treatment** not recommended by a **vet**.
15. Any dog that is an, American Pit Bull Terrier, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Perro de Presa Canario, Pit Bull, Pit Bull Terrier, wolf or wolf hybrid, or a dog crossed with these, or any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments or a dog crossed with any of these.
16. The recurrence or continuation of **illness** or disease from which **your pet** previously suffered arising prior the start of this insurance or any **pre-existing condition**.
17. The recurrence or continuation of an **injury** or disease resulting from an **injury** from which **your pet** previously suffered arising prior to the start of this insurance.
18. **Your pet** being used for **commercial breeding** purposes, **guarding**, track racing, coursing, or used in connection with any business, trade, profession, or occupation.
19. Any loss due to variations in exchange rates of any and every description.
20. Where fraud has been committed against **us** or where false information has been provided to **us**.
21. Any liability where **you** are entitled to cover or benefit under any other insurance until that cover is exhausted.
22. Any infringement of **UK** animal health and importation legislation.
23. Any **pet** sold or where any financial interest whatsoever is parted with by **you**, whether temporarily or permanently.
24. Any claim under Section 3 – Death of **your pet (illness)** for **your pet** once over one year of age.
25. Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the **period of insurance** provided that:
 - (a) All pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;
 - (b) **Our** liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **period of insurance** shall not exceed £1,000,000 in the aggregate

General exclusions applicable to all policy sections

We will have no liability for:

1. Any claims for a **pet** not named in the **policy schedule**.
2. Any claims made for any event, **accident, illness, incident, or injury** that happens outside of the **period of insurance**.
3. Any death or destruction of **your pet** as a result of **illness** resulting from the failure to vaccinate **your pet** in accordance with the practice recommended by the British Small Animal Veterinary Association.
4. Any claims for a **pet** under the age of eight weeks.
5. Any claims under any section of cover where **your pet** is over 1 year of age at the start of the **policy**.
6. Any claims arising outside the territorial limits of the **United Kingdom**.
7. Claims arising due to war, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, **terrorism**, revolution, insurrection or military or usurped power.
8. Claims arising due to ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel.
9. Claims arising due to the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

Section 1: Veterinary fees

What is covered?

The cover is provided for an **accident, illness, or injury** occurring to **your pet**, subject to the limit of cover shown on **your policy schedule** for each **period of insurance** to cover all **injuries or illness**.

The **fixed excess** and **variable excess** is on a per **incident**, per **period of insurance** basis. Cover is for a standalone **period of insurance** of four weeks, should you wish to continue cover you must purchase a **policy** before the end of the 4 week period.

Dental - we will pay fees for **dental treatment** as a result of an **accident only** and subject to evidence of yearly **dental** check-ups where any work recommended is carried out at **your** own expense we will also cover dental **treatment** as a result of **illness**.

We will contribute to the cost of **your pet's** prescription food, up to a maximum of £100 per **period of insurance** as long as it is prescribed by **your vet** and can only be bought 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 or £1.00 per kilo for dry food as **your** normal feeding costs for **your pet**. We will not be liable for any other dietary costs under this **policy**. The maximum that we will pay for special diet is £100 for up to 28 days per **period of insurance**. 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.

Fees for putting **your pet** to sleep (Euthanasia) - It is a condition of this **policy** that we provide cover or benefit in respect of Euthanasia up to a maximum of £100 and only if it is recommended by **your vet** to alleviate incurable and inhumane suffering.

What is not covered?

1. **Policy excess**, these are shown on **your policy schedule**.
 - i. The **fixed excess** is a fixed amount payable once per **injury or illness** per **period of insurance**, each separate **injury, or illness** not resulting from the same **incident** will require a separate **fixed excess**.
 - ii. The **variable excess** is an additional percentage excess applied after the **fixed excess**. This is applicable on a per **incident**, per claim basis.
 - iii. If **treatment** is received at the same time for a number of **injuries or illnesses**, including **treatment** carried out under one anaesthetic. A **fixed excess** and **variable excess** will apply to the treatment received for each **injury or illness**.
 - iv. Where **treatment** for different, **injuries or illnesses** are carried out at the same time and the cost of **treatment** cannot be identified. The cost of **treatment** will be split equally between each **injury or illness** with the **fixed excess** and **variable excess** applied to each part.
2. Any **treatment** more than the **policy** limit shown on the **policy schedule** for all **incidents** in the **period of insurance**.
3. Any **treatment** after the **policy** has lapsed/expired.
4. Any **pre-existing condition**.
5. For any cost of spaying, or partial cost of any **treatment** that includes ovarian hysterectomy as a preventative for any **illness**, including (but not limited to) false pregnancy, or mammary tumours.
6. Preventative or elective **treatments**, routine examinations and **treatment** including but not limited to :
 - i. Killing and controlling fleas.
 - ii. Routine spaying or castration.
 - iii. Whelping or kitting.
 - iv. Routine removal of dewclaws.
 - v. Routine worming.
 - vi. Routine blood tests.
 - vii. Any **treatment** in connection with pregnancy or parturition.
 - viii. Or any cost as a result of failure to carry out these procedures.
7. We exclude all costs for elective spay or castration, and in situations where the spay or castrate are in order to prevent future medical or behavioural complications of any sort. Cover will be provided when **your pet** is suffering an immediate and critical medical condition and the spay or castrate is essential and necessary for the **treatment** of that condition.
8. Any claim or **treatment** for cryptorchidism (retained testicle(s)) unless **your pet** was under 12 weeks of age at the start of the policy.
9. The cost of bathing, grooming or de-matting **your pet** unless a **vet** confirms only a **vet** or a member of a **veterinary** practice can carry out these activities, regardless of **your** personal circumstances.
10. Behavioural problems and training unless caused as a direct result of an insured **incident** occurring during the **period of insurance**.
11. The cost of spay or castrate as a **treatment** of a **behavioural condition**.
12. Sex hormonal problems unless directly resulting from a valid claim.
13. 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 unless pre-approved as part of a **behavioural program** for a maximum period of one month.
14. The cost of **any treatment** outside normal surgery hours except for **treatment** that a **vet** considers cannot wait until normal surgery hours (necessary **treatment**) because it would seriously endanger **your pet's** health regardless of your personal circumstances. The **vet** that treated **your pet** must also confirm this in writing when, your **veterinary** claim is submitted for necessary **treatment** outside of normal hours the additional charge is limited to a maximum of £100.
15. Non-essential hospitalisation and/or ambulance charges and/or house calls unless the **vet** declares that to move **your pet** would seriously endanger its life.
16. Travelling expenses incurred by **your vet** unless the **vet** deems that to move **your pet** would seriously endanger its health.
17. Any charges greater than £100 in respect of euthanasia even in the case of **your vet** putting **your pet** to sleep to alleviate incurable and inhumane suffering following an **accident** or **illness**.
18. Any claim for any form of housing or bedding needed for the **treatment** or wellbeing of **your pet**.
19. Every claim will be reviewed by an internal **pet** claims assessor and compared to charges for the same or similar **treatment** within the same area to ensure that the **treatment** and **veterinary** fees are reasonable, necessary, essential, and not excessive.
20. Any charge for surgical equipment that can be used more than once.

21. Any fee charged by **your vet** to complete the claim form or any ancillary administration fees including but not limited to dispensing fees, late payment fees, claim form completion fees, administration referral fees to specialist **vets**, or referral fees and x-ray referral fees.
22. Prescription foods or diets of any type including obesity and weight control prescription foods except prescription food subject to a maximum of £100 to prevent the formation of bladder stones and crystals in urine where **we** will pay the difference above normal feeding costs.
23. The cost of any form of housing, including cages, whether hired or purchased.
24. Nutritional supplements and vitamins unless prescribed by a **vet** to take the place of medication and if they have a proven effect upon an **injury** or **illness** or something directly caused by an **injury** or **illness**.
25. Any **treatment** administered outside the **period of insurance**.
26. Fees for unapproved **alternative medicine** or **complementary medicine** (including but not limited to pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage, and faith healing).
27. The cost of any **treatment** or **complementary therapy** connected to or resulting from organ transplants and fitting full or partial artificial limbs (prosthesis) with the exception of costs relating to replacement hip, elbow and or knee joints including pre and post-operative care.
28. The cost of any **treatment**, or complications arising from **treatment**, that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including cosmetic dentistry or surgery.
29. Any overseas **treatment** costs where the journey abroad was specifically made to obtain **treatment** or where the **vet** confirms **treatment** can be delayed safely until **your** return home.
30. The cost of routine or investigative tests or diagnostic procedures, unless these are being undertaken specifically to diagnose an **injury** or **illness** due to specific existing symptoms or clinical signs and where such a diagnosis will potentially alter the course of **treatment**.
31. The cost of any procedures involved in the diagnosis of an **injury** or **illness** that are carried out again when **your pet** is referred to another **vet**.
32. The cost of routine blood tests including blood tests carried out before surgery, or before anaesthetic for surgery or routine blood tests before any other procedure if **your pet** is less than eight years old. Unless there is something in **your pet's** medical history to suggest **your pet's** health may be at risk from the anaesthetic, surgery, or procedure.
33. Fees resulting from an **injury** or **illness** that is excluded on **your policy schedule**.
34. The cost of dentistry except as a result of an **accident** unless **your pet** has had at least one dental check with **your vet** in the previous 12 month period and all **treatments** recommended by **your vet** have been carried out at **your** own expense.
35. Any claim as a result of a 'notifiable' disease (as defined by DEFRA) e.g. rabies.
36. Any post mortem costs.
37. Any charges in respect of disposal, cremation, or burial of **your pet**.
38. Incremental costs caused as a result of the late submission of **your** claim.

Signs of injury

You must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows clinical signs of an **injury**. If **we** decide this may not be the case **we** may refer the case to an independent **vet**. If it can be established that the delay in arranging **treatment** has or is likely to result in additional costs or expenses being incurred **we** reserve the right to either refuse to admit the claim or make a deduction from any settlement to reflect these increased costs or expenses.

Second Opinion Vets

There may be times when **you** wish to take **your pet** to a different **vet** as **you** are unhappy with their diagnosis or **treatment** suggestions, all requests for second opinions must be agreed by **us** in advance of **treatment**, however should the second opinion **vet** agree with the first diagnosis or **treatment** then **we** shall only pay for one claim.

Claims Information

Before **your pet** is treated check that **your vet** is willing to complete the claim form, provide medical history and supply us with the supporting invoices. **We** will not pay for the **vet** to do this.

The claim form and invoices along with a full clinical history must be returned to us within 60 days of the **pet** receiving the **treatment** or as soon as possible thereafter. Please make sure that the form is signed by both **you** and **your vet** and that it is indicated to whom **we** should make the payment. If **you** are submitting a claim for an on-going **injury your vet** must still complete a claim form and supply **us** with the supporting invoices on each occasion that **treatment** is provided.

If **your pet** is referred to a specialist please make sure that the **vet** who normally treats **your pet** has completed a separate claim form for the initial costs. **We** will not normally be able to assess the claim form and supporting invoices from the referral practice until **we** have processed the initial **treatment** from **your own vet**.

With **your** authority **we** will pay **your** claim settlement directly to the **vet** on **your** behalf.

If **you** have asked **us** to pay **your vet** **we** will send payment directly to the practice and if there is any amount other than the **fixed excess** and **variable excess** that **we** cannot pay because the costs are not covered **we** will tell **you** in writing. **You** must settle with **your vet** any amount **we** cannot pay.

Policyholders who are veterinary surgeons or staff

If **you** are a **veterinary surgeon**, **you** may treat **your own pet** but another **vet** must countersign the claim form confirming the **treatment** has gone ahead. The same applies if **you** are a **vet** nurse, **you** cannot complete **your** own claim form.

Section 2: Third party legal liability (dogs only)

What is covered?

We will pay up to the third party liability limit of indemnity, dependent on the cover level shown on **your policy schedule** sums which **you** become legally liable to pay in the **UK** courts as damages (including costs) during the **period of insurance** for any claim or series of claims arising from any one event or multiple events and in respect of all and any incidents occurring during the **period of insurance** involving your **dog** causing:

1. Bodily injury, death, sickness, or disease to any person who is not in **your** employment or who is not a member of **your** family or household.
1. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, anyone in **your** employment or any member of **your** family or household within the **United Kingdom**.

The most **we** will pay under this section of the **policy** for all incidents occurring within the **period of insurance** will be £1,000,000.

If someone else is looking after **your** dog when the injury or damage happens, **we** will still pay as long as:

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

What is not covered?

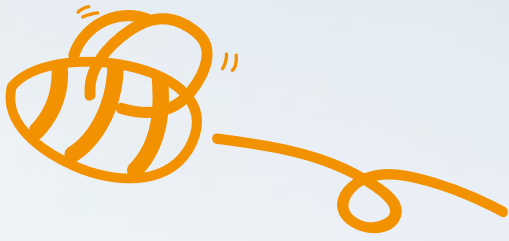
1. **Policy excess**, this is shown on **your policy schedule**.
2. **You** must pay any **policy** excess due under this section of the **policy**, as shown on **your policy schedule**, when **we** request it following an incident that may give rise to a claim. Failure to pay the excess when requested may result in **us** refusing to pay additional costs incurred or in **us** refusing to deal with any third party claim.
3. Claims where no legal liability is established.
4. Claims within 24 hours of the commencement of **your policy**.
5. Compensation or legal costs if the injured person is part of **your** family, lives in **your** home, works for **you**, or is looking after **your pet** or is paid to look after **your pet**.
6. Compensation or legal costs if the damaged property belongs to **you** or a person who is part of **your** family, lives in **your** home, works for **you**, is looking after **your pet** or is paid to look after **your pet**.
7. Compensation or legal costs if **you** or someone listed above is looking after the property or holding it in trust or any liability when **your pet** is under the control or custody of a professional dog sitter, walker, groomer, or other similar professional caring for **your dog** where payment is made.
8. Any claim resulting from a period when **your pet** was left **unattended**.
9. Cover is not in force at any place where **you** or members of **your** family are subject to a contract of employment, carry out self-employed or voluntary work.
10. Cover is not provided at any event of conformation show, agility event, working trial or Schutzhund competition.
11. Cover is not provided at any organised shooting or sporting event.

12. Any liability arising from an agreement which imposes a liability on **you** which **you** would not be under in the absence of such an agreement.
13. Compensation or legal costs where the injury or damage was caused by the deliberate acts or omissions of **you** or members of **your** family.
14. Any claim if **your pet** is a cat.
15. Any claim resulting from **your pet** passing on any disease or virus.
16. Any claim where **you** have not followed advice given to **you** by previous owners of **your dog** or by any rehoming organisation about **your dog's** behavioural traits.
17. Any claim whilst **your pet** is being transported in a motorised vehicle.
18. Fines, penalties or **your** breach of quarantine restrictions or import or export regulations.
19. Any damages, costs or expenses if **you** are insured under any other liability **policy** (including **your** household insurance) unless that cover has been exhausted.
20. Any claim costs in excess of the policy limit under this section of **your policy**.
21. Any amount in excess of £1,000,000 in respect of all incidents occurring during the **period of insurance**.
22. Any claim for incidents outside of the **UK**.

Special conditions that apply to this policy section

1. **You** must contact **us** as soon as there is an incident that could give rise to a claim.
2. **You** must not admit to anyone that **your pet** was at fault, offer any compensation, make a payment, or try to negotiate.
3. **You** must forward on to **us** any letters, writs, summons, or other legal documents **you** receive, without delay, and **you** must not answer them.
4. **You** must tell **us** or assist **us** to establish the full circumstances of an incident, provide written statements and go to court if necessary.
5. **We** may pay a reasonable amount for the compensation and costs which will release **us** from any more payments under this **policy**.
6. **We** will have complete control of any claim or the defence of any legal proceedings.
7. **You** must not give anybody information or anything that could help them claim against you other than disclosing **your policy** number and name and address of **us**.

In relation to any third party liability claims, **we** may pay up to the limit of **your** stated **policy** cover or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **policy** (except for costs and expenses of litigation recoverable or incurred with **our** consent prior to the date of such payment).



Section 3: Death of your pet (illness)

This section does not apply in the case of your pet being more than one year and 28 days old.

What is covered?

If **your pet** dies because of an **illness**, or as a result of **your vet** putting **your pet** to sleep, if recommended by a **vet** as necessary to alleviate incurable and inhumane suffering of **your pet**, due to **illness** during the **period of insurance**.

We will pay the purchase price **you** paid for **your pet** as declared by **you** and detailed on the **policy schedule**. This payment is subject to the maximum **policy** limit shown on your **policy schedule**.

If **you** are unable to provide **us** with formal proof of the amount paid for **your pet** we will pay a current **market value** based on average prices at the time of **your pet's** death.

What is not covered?

1. If **your pet** dies from an **accident**.
2. If the death is a result of any **illness that** occurs prior **your pet's** insurance first starting.
3. Any claim where the **illness** is excluded from claim under Section 1 **veterinary** fees.
4. If at the time of death **your pet** is over one year and 28 days of age.
5. If **your pet** is put to sleep due to aggression unless this can be attributed to an **illness**.
6. Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.
7. If **you** are not able to provide **us** with confirmation from **your vet** or statement from an independent witness.

Section 4: Death of your pet (injury) (UK only)

What is covered?

If your pet dies because of an injury, or as a result of your vet putting your pet to sleep, if recommended by a vet as necessary to alleviate incurable and inhumane suffering of your pet, due to injury during the period of insurance,

We will pay the purchase price you paid for your pet as declared by you and detailed on the policy schedule. This payment is subject to the maximum policy limit shown on your policy schedule.

If you are unable to provide us with formal proof of the amount paid for your pet we will pay a current market value based on average prices at the time of your pet's death.

What is not covered?

1. If **your pet** dies from an **illness**.
2. If the death is a result of any **injury that** happens prior to or within 24 hours of **your pet's** insurance first starting.
3. If at the time of death **your pet** is over one year of age.
4. If **your pet** is put to sleep due to aggression unless this can be attributed to an **injury**.
5. Any claim if a **vet** believes it is more humane to keep **your pet** alive rather than put it to sleep, but despite this **you** still have **your pet** put to sleep.

6. If **you** are not able to provide **us** with confirmation from **your vet** or statement from an independent witness.

Section 5: Advertising costs (UK only)

What is covered?

If **your pet** is lost or stolen, we will reimburse **you** for advertising in a local newspaper or other approved expenditure for recovery of **your pet** (previously agreed by **us**) up to the maximum sum as shown in your **policy schedule** per **period of insurance**.

We will not be liable for:

1. Reimbursing any money **you** spend trying to find **your pet** if we have not agreed to the way **you** are doing this.
2. More than £50 for cost of advertising materials.
1. Any amount in excess of the **policy** limit under this section of **your policy**.

Section 6: Reward costs (UK only)

What is covered?

If **your pet** is lost or stolen, for a suitable reward to be offered for recovery of **your pet** (previously agreed by **us**) up to the maximum sum as shown in **your policy schedule** per **period of insurance**.

Although you are free to decide the amounts you wish to offer as reward we apply a maximum of the lower of the full maximum benefit available for rewards or the purchase price declared on your **policy schedule**.

What is not covered?

1. Any reward to anyone who is a member of **your** family or household or by any person employed by **you** or residing with **you**.
2. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
3. Any reward to the person or persons who stole or was involved in the theft of **your pet**.
4. Any reward greater than the declared value of **your pet** as shown on **your policy schedule**.
5. Any reward not supported by a signed receipt giving the full name, address and telephone number of the person who found **your pet**.
6. Any amount in excess of the **policy** limit under this section of **your policy**.

Section 7: Boarding fees (UK only)

What is covered?

We will reimburse **you** for boarding fees for **your pet** in a licensed boarding establishment, or daily minding in **your** own home up to the amount shown on **your policy schedule** if boarding and subject to a limit of £5 per day in **your** own home if during the **period of insurance**:

- (a) **You** have an illness or injury which requires **you** to go into hospital for more than 96 hours; or
- (b) a family member who permanently resides with **you** has an illness

or injury which requires **you** to attend hospital for periods of time of no less than seven hours a day over a continuous period of no less than 96 hours and **your pet** stays in a licensed kennel /cattery while **you** are in or attending hospital and no other member of **your** family permanently residing with **you** is able to look after **your pet**.

What is not covered?

1. Claims within the first 14 days of the commencement of insurance.
2. Any costs if **you** are in hospital for less than 96 hours.
3. Any costs if **you** or **your** family member who permanently resides with **you** goes into hospital if **you** or they had symptoms of being ill or injured before **your policy** first started.
4. Any costs if **you** or **your** family member who permanently resides with **you** goes into hospital as a result of pregnancy, giving birth, alcoholism, drug abuse, drug addiction, attempted suicide, self-harm or hospitalisation that is not directly related to being ill or injured.
5. Any costs resulting from nursing home care or any convalescence care that **you** do not receive in a hospital.
6. Boarding fees if **you** or **your** family member who permanently resides with **you** have previously gone into hospital for the same **illness** or **injury**.
7. Any stay in hospital that **you** were aware could happen when **you** arranged the **policy**.
8. Transportation costs for **you** and **your pet** to or from the boarding kennel/cattery establishment.
9. Where the **incident** which led to the incurring of boarding fees occurred outside of the **period of insurance**.
10. Any payment to a person permanently residing at the address shown in **your policy schedule** or member of **your** family.
11. Any claim in excess of the limit shown on **your policy schedule** per **period of insurance**.
12. Any costs if **you** do not attend hospital for a continuous period of more than seven hours a day over a continuous period of no less than 96 hours whilst a family member who permanently resides with **you** have an illness or injury which requires **you** to attend hospital.

Claims Conditions

When **you** or **your** family member who permanently resides with **you** leave hospital, **you**/they should obtain a medical certificate and send **us** the medical certificate and the receipt from the boarding kennels/cattery and a covering letter with **your** claim form.

1. If **you** can get these expenses back from anywhere else, for example, from **your** travel insurance.
2. Any cost for food for **you** or **your pet**.
3. Any additional cancellation charges incurred because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel **your** holiday.
4. Any amount for a **holiday** that does not start and finish in the **period of insurance**.
5. Any claim more than one year after **your** return.

Forward to **us** all receipts for the expenses **you** are claiming, along with a booking invoice for the holiday detailing any cancellation charges. **You** must provide **us** with confirmation that **you** are unable to claim these costs back from **your** travel providers.

Cancellation

You may cancel this policy at any time by calling us on 0808 164 8008 or writing to us at:

MiPet Cover Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

If **you** make a claim within the first 14 days of the **policy** start date then this will be taken as accepting the **policy** cover.

The **policy** is a standalone contract of insurance.

This **policy** has no premium.

We can cancel this **policy** if there are serious grounds to do so, for example:

1. **You** have failed to take reasonable care in providing information in relation to this insurance as required by General Condition 1 of this **policy**; or
2. **We** find evidence that **your pet** was suffering **illness** or **injury** at the start of the **policy** and you withheld knowledge of that **illness** or **injury**; or
3. **You** have failed to co-operate or provide information and assistance in relation to any claim under this **policy** or with regards to the administration or operation of this **policy**; or
4. Where **your pet** has not had a check-up since owning it or **you** fail to keep **your pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs; against feline infectious enteritis, feline influenza, feline herpes virus, feline calicivirus and feline leukaemia in the case of cats; and as advised by **your vet** in accordance with General Conditions 7 of this **policy**; or
5. Where **we** have grounds to suspect fraud; or
6. Where **you** use threatening or abusive behaviour towards a member of **our** staff or a member of staff of **your vet** or **our** supplier.

We will do this by giving **you** notice in writing to **your** last address notified to us. **We** have the right to terminate this **policy** with immediate effect in the event that **your** premium is not received ten days after the due date.

Claims

If **your vet** and **our vet** disagree about any **veterinary** issues connected to **your** claim **we** may appoint another **vet** as an independent expert that **we** both agree to use and whose decision **we** both agree to accept.

In the event of any possible claim under any sections of this insurance **you** must notify **us** as soon as possible and no later than 60 days after discovery of any possible **incident** likely to result in a claim.

Telephone: 0808 164 8001

If **you** do not contact **us** within 60 days of discovery of the **incident** and this prejudices **our** ability to verify the claim then, other than in exceptional circumstances, **we** will be unable to deal with **your** claim.

You do not need to contact **us** before any **treatment** begins except for **alternative medicine** or **complementary treatment**. **We** will require **your** policy number when **you** call so please have this ready.

Please note that calls may be monitored or recorded to assist with training and for quality control purposes.

Claim form completion

We will never guarantee payment of a claim over the telephone. If you want to make a claim you must complete your sections of the claim form and for veterinary fees, arrange for your vet to fill in their part along with a full medical history and return to us within 60 days of the pet receiving the treatment or as soon as possible thereafter.

For death claims we will additionally require the original purchase receipt, vet's confirmation of death or independent witness statement. We only accept invoices that are on a veterinary practice headed paper and contain VAT amounts and a VAT number if your vet is VAT registered. Financial and treatment histories headed "Insurance report" or similar are not acceptable.

You will be responsible for any costs charged for the completion of the form. If all or part of your claim cannot be paid we will tell you in writing.

Send your claim form and supporting documents to:

MiPet Cover Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

Subject to policy terms and conditions we will pay your claim if the claim form is correct and complete:

1. When we have all the information we need to support the claim.
2. When we are sure that the claim is valid.
3. When any legal action or other action has been settled.

If it is more convenient and your vet agrees, we can pay claims directly to your vet, after deductions. You can tell us to do this when you make a claim. We will not pay veterinary fees directly to anyone who is not a vet.

If you have asked us to pay your vet we will send payment directly to your vet and if there is any amount other than the fixed excess and variable excess that we cannot pay because the costs are not covered we will tell you in writing.

You must settle with your vet any amount not covered under this policy.

If we have made any overpayment regarding claim settlements, this will be requested back in full and/or deducted from any future claims.

If any liability under this insurance is covered by any other insurance policy we will not pay any claims until that cover is exhausted.

Following a claim we shall be entitled to take over and exercise any rights in your name against any other party for our own benefit and at our own expense to recover any payment we have made under this policy.

Fraud

It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.

You must not act in a fraudulent manner. If you or anyone acting for you:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect.

- Make a statement in support of a claim knowing the statement to be false in any respect.
- Submit a document in support of a claim knowing the document to be forged or false in any respect.
- Make a claim in respect of any loss or damage caused by your wilful act or with your connivance.

Then:

- We shall not pay the claim.
- We shall not pay any other claim which has been or will be made under the policy.
- We may at our option declare the policy void.
- We shall be entitled to recover from you the amount of any claim already paid under the policy since the last renewal date.
- We shall not make any refund of premium already paid.
- We may inform the police of the circumstances.

Preventing fraud

We and/or our agents, along with other insurers pass information to fraud prevention and credit reference agencies. We may pass your details to the Claims and Underwriting Exchange Register run by the Motor Insurers' Bureau and Insurance Hunter, a central insurance anti-fraud system and other databases, to which other insurers may have access.

Complaints procedure

We are committed to providing you with an exceptional level of service and customer care.

We realise, however, that things can go wrong and there may be occasions when you feel that we have not provided the service you expect. When this happens we want to hear about it so that we can try to put things right. Although it can help to make complaints in writing we are happy to receive complaints communications in whatever form or medium is appropriate for your circumstances.

Who to contact

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are to be sure you are talking to the right person, and that you are giving them the right information.

When you contact them please give them your name and a contact telephone number. Please quote your policy and/or claim number and the type of policy you hold.

Please explain clearly and concisely the reason for your complaint.

Step one – Initiating your complaint:

Does your complaint relate to:

A: your policy?

B: a claim on your policy?

If A, you need to contact the customer service team on 0808 164 8008 and state your complaint.

If B, you need to contact whoever is currently dealing with your claim by calling the claims team on 0808 164 8001 and state your complaint.

In either case, if you wish to provide written details, the following checklist has been prepared for you to use when drafting your letter.

1. Head your letter 'Pet insurance COMPLAINT'
2. Give your full name, post code and contact telephone number(s)

3. Advise them that **you** have a **MiPet Cover** pet insurance **policy** and quote **your policy** and/or claim number.
4. Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the Complaints Manager at the following address:

MiPet Cover Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

We will acknowledge **your** complaint promptly, normally within five days unless exceptional circumstances apply. The Complaints department will investigate **your** complaint impartially taking into account all relevant factors and will provide **you** with a written response to **your** complaint within eight weeks.

It is expected that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, or if **you** have not heard from **us** within 8 weeks, **you** can take the issue further:

Step two - The Financial Ombudsman Service

If **we** have given **you our final** response, or if **you** have not heard from **us** within 8 weeks, or if **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after you have been provided with written confirmation that all internal complaints procedures have been exhausted.

Insurance Division
Financial Ombudsman Service
Exchange Tower
Harbour exchange square
London
E14 9SR

Tel: 0300 123 9123
Fax: 020 7964 1001

Please note that **you** have six months from the date of the final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to you:

We will acknowledge all complaints promptly.

We will investigate quickly and thoroughly.

We will keep **you** informed of progress.

We will do everything possible to resolve **your** complaint.

We will learn from **our** mistakes.

We will use the information from complaints to continuously improve **our** service.

To help **us** improve **our** service, **we** may record or monitor telephone calls.

Data protection

We believe in keeping your information safe and secure. Full details of what data **we** collect and how **we** use it can be found in our Privacy Policy which **you** can access via <https://mipetcover.quote-my-pet.co.uk/> or by requesting a copy from **our** Data Protection Officer (contact details below). This section provides **you** with some basic information and briefly explains what we do with **your** information.

We are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar.

We collect details in order to consider **your** application for insurance and to administer insurance services to **you**, including claims investigation and management.

We may use **your** information for a number of purposes. These include: providing **you** with **our** services; dealing with **your** claim; carrying out checks such as fraud checks and credit checks; and where agreed, providing **you** with information about **our** products and services.

In order to provide **our** services to **you**, **we** may share **your** information with other insurance companies, solicitors, regulators, business partners and third party suppliers. **We** may also have a legal obligation to provide **your** information, in certain circumstances, with regulators, police and other public bodies. Information **you** supply may be used for the purposes of insurance administration by us and third parties. These third parties may share **your** information with their own agents.

Providing you with details on our products and services

Where **you** have given **us** your consent to do so, **we** will send **you** information about products and services of **ours** or other third parties which may be of interest to **you** via telephone, letter or email (as **you** have indicated). **You** have a right at any time to stop **us** from contacting **you** for marketing purposes or giving **your** information to other third parties.

If **you** no longer wish to be contacted for marketing purposes then please contact **us** by e-mailing customerqueries@insurancefactory.co.uk.

Your rights as a Data Subject

Under Data Protection laws **you** have certain rights; these include for example, a right to understand what data **we** hold on **you** and a right to ask **us** to amend that data if it is incorrect. If **you** would like to exercise any of **your** rights please contact our Data Protection Officer (contact details below).

Data Protection Officer

If **you** have any questions about how **we** use **your** data, or to exercise any of **your** data rights please contact **our** Data Protection Officer at:

Data Protection Officer,
Insurance Factory Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

Please make sure **you** provide **your** name, address, policy number and other relevant information to allow **us** to respond to **your** query.

You understand that all personal data **you** supply must be accurate.

If **you** would like any other person to discuss **your** policy or make amendments then **we** must have your permission.

Updating your records

If you think **our** records are wrong or out of date, particularly **your** contact details, **you** must contact **us** immediately to correct them. **You** can do this by calling **0808 164 8000** or by emailing customerqueries@insurancefactory.co.uk.

Helplines

All policies include access to the following help lines (calls may be monitored or recorded):

Find a CVS Practice

If **you** or **your** pet are away from home whilst in the **United Kingdom**, Northern Ireland and the Isle of Man and **your pet** needs urgent **veterinary** care, MiPet Cover gives **you** access to **our** help lines so **we** can identify the nearest **vet** for **you**.

Telephone 0808 164 8008

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays)

Bereavement Counselling

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

Telephone 0333 003 2258

(Telephone lines are open 24 hours a day, 365 days a year)

Pet Legal

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

Telephone 0333 003 2258

(Telephone lines are open 24 hours a day, 365 days a year)

Pet Minders

This enables **you** to locate a registered **pet** minder (on a national basis) for either a few minutes or indeed weeks, in order to look after **your pet** while **you** are away.

Telephone 0808 164 8001

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays)



MiPetCover

0808 164 8000
mipetcover.co.uk

