

MiPetCover

Your Pet Insurance Policy

Policy wording for
WalkawayCover



mipetcover.co.uk

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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 | ✓ | |



What words mean

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 event which happens during the **period of insurance** resulting in **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.

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

Fixed excess: The amount **you** have 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: **Your pet** being used for commercial security work or if **you** or anyone living with **you** hold a Security Industry Authority (SIA) license of any description and carry out any activity that the SIA license allows.

Illness: 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.

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

Injury: Clinical sign or symptoms of changes in **your pet's** normal state of health resulting from one individual **accident** including multiple injuries resulting from one **accident**.

Market value: If, following the unfortunate death of **your pet**, **you** are unable to prove how much **you** paid for it **we** will work out the current value based on **your pet's** age, breed, pedigree and breeding status.

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**.

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: Your dog or cat who lives with you all of the time at the address shown on your policy schedule.

Policy: Your policy wording and most recent policy schedule.

Policy wording: This document tells you what you can or cannot claim for under your policy.

Policy schedule: The policy schedule shows details about you, your pet, policy limits and excesses that apply to the specific cover that you have purchased.

Pre-existing condition: Any illness, injury or complication resulting from another injury or illness, that has been identified or investigated by a vet or is otherwise known to you prior to the start of the insurance, regardless of the area or parts of the body affected.

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.

Vet/Veterinary/Veterinary Surgeon: A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the UK.

We/Us/Our: Insurance Factory Limited acting as administrators for the underwriters of your policy. For details of the underwriters of your policy, and the underwriters of the Third Party Liability (dogs only) section of your policy, please refer to the "About The Products We Offer" section of your Terms of Business Agreement document.

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

When taking out your policy, you must take all care in answering all questions asked honestly and to the best of your knowledge. This includes anything asked within your application for insurance as well as any information relating to your pet's medical history.

Your failure to supply truthful answers could mean your policy is cancelled or your claim is not paid or fully paid. If you are not sure about any questions asked or the answers you have given then 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 Limited, authorised and regulated by the Financial Conduct Authority under Financial Services Register number 306164, a company registered in England and Wales (company number 02982445); registered at 45 Westerham Road, Sevenoaks, Kent TN13 2QB. Insurance Factory Limited is part of the Markerstudy Group of companies. For details of the underwriters of your policy, and the underwriters of the Third Party Liability (dogs only) section of your policy, please refer to the "About The Products We Offer" section of your Terms of Business Agreement document.

The law that applies 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.

Travelling with your pet

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.

Making changes once the policy has started

Please contact us as soon as you are aware of any changes that need to be made to your policy, such as your postal address, phone number or email address.

A change in your or your pet's details may mean the premium for the rest of the period of insurance may change as well.

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

You must tell us if you have another insurance policy which covers your pet for anything this policy covers. If there is any other insurance under which you are entitled to make a claim you must report the incident to that insurance company and tell us their name and address and your policy and claim number with them. We will not make any payment for any incident covered by any other insurance policy.



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).

What we ask of you

Like all insurance policies there are some things that you are not allowed to do if you want us to pay for the claims you make. You must do as we ask below, if you do not then we may cancel your policy, not deal with your claim or reduce the amount we do pay.

If there is anything we ask that you do not understand then please contact us as soon as you can.

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

- 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.
- 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.
- 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.
- 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.
- Your pet must be named on the policy schedule.
- 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.
- You must contact us as soon as you become aware of any circumstances that could result in a claim.
- 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.
- Homeopathic vaccines are not acceptable.
- 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.
- 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.
- 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.

- 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.
- You agree that we may take over any claim and deal with it in your name.
- We will not make any payment for any claim covered by other insurance until that cover has been used up.
- You agree to read and follow 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.

What we will not cover

This policy will not cover:

- Any claims for a pet not named in the policy schedule.
- Any claims made for any incident that happens outside of the period of insurance.
- 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
- Your pet being used for commercial breeding purposes (this is where your pet has had more than 2 litters in its lifetime) track racing, coursing, or used in connection with any business, trade, profession, or occupation (whether you are paid for such purposes or not).
- Any pet that has previously shown signs of aggressive behaviour, been trained to attack or is used for guarding.
- Any claims for a pet under the age of eight weeks.
- Any claims under any section of cover where your pet is over 1 year of age at the start of the policy.
- Any claims arising outside the territorial limits of the United Kingdom.
- Claims where any injury or illness is 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.
- Claims where any injury or illness due to ionising radiations or contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel.
- The taking of your pet or it being put to sleep 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.
- Any claims if your pet is put to sleep due to 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.
- Any claim which is due to you breaking the United Kingdom or Republic of Ireland laws, or regulations, including those laws or regulations which deal with the health of your pet, vaccinations or the moving of your pet from one country to another.

- Any claim for deliberate injury to your pet or where it has not been cared for properly by you, anyone who lives with you, employees, or members of your family. This includes your pet not being fed properly, not giving it proper shelter or medical attention when required.
- Any medication or treatment not recommended by a vet.
- Any pet that is an African Crested Dog, Akita, Alopekis, American Bandogge, American Bulldog, American Bully, American Mancon, American Pit Bull Terrier, American Staffordshire Terrier, American Staghound, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bosanski Ostrodlaki Gonic, Bull Mastiff, Bulldog (American), Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Cattle Dog Azores, Chinese Shar Pei, Chow Chow, Cirneco Dell Etna, Cirneco Dell'Etna (Imp), Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Dogue de Bordeaux, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Hound Indian Bear, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Imp), Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Neva Masquerade, New Guinea Singing Dog, New Zealand Herding Dog, Northern Inuit Dog, Ovtcharka, Ovtcharka Caucasian, Ovtcharka Central Asian, Ovtcharka Middle Asian, Ovtcharka South Russian, Perro Cimarron, Perro De Pastor Mallorqui, Perro De Pressa Canario, Pit Bull Terrier, Pocket Bully, Pointer, Portuguese Podengo, Portuguese Warren Hound (Declassified), Pressa Canario, Racing Greyhound, Rottweiler, Russian, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Sheepdog Atlas, Sheepdog Caucasian, Sheepdog Central Asian, Sheepdog Croatian, Sheepdog Egyptian, Sheepdog Himalayan, Shepherd Dog Atlas, Shepherd Dog Caucasian, Staffordshire Bull Terrier, Tahltan Bear Dog, Tamaskan, Thai Ridgeback, Tosa Inu, Treeing Tennessee Brindle, Utonagan, Verelade, Wolf Dog, Wolf Hybrid, Wolfhound Belgian, Wolfhound Czechoslovak, Wolfhound Kunming, Working Sheepdog, XL Bully Type, Yajivy, or a pet 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 pet crossed with any of these.
- Illnesses which your pet previously suffered from before the start of this insurance or any pre-existing condition.
- Injuries from which your pet previously suffered from before to the start of this insurance.
- Your pet being used for track racing, coursing, or used in connection with any business, trade, profession, or occupation.
- If your pet has treatment when abroad and you pay the vet bill then we will not be responsible for any money you lose because the exchange rate changes.
- Where fraud has been committed against us or where false information has been provided to us.
- Any claim where you have cover under any other insurance until that cover is used up.
- Any pet sold or where any financial interest whatsoever is parted with by you, whether temporarily or permanently.
- Any claim under Section 3 – Death of your pet (illness) for your pet once over one year of age.
- Any incident in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere. We will however cover any incident 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:

- All pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;
- 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

Section 1: Veterinary fees (treatment to your pet)

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.

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 |

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.

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.

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 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**.
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 ended.
4. Any **pre-existing condition**.
5. For any cost of spaying, or partial cost of any **treatment** that includes ovarian hysterectomy as a preventative solution for any **illness**.
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 issues 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. In cases of false pregnancy or mammary tumours, **we** will cover the costs of treatment minus the cost of getting **your pet** spayed. In cases of Pyometra, **we** will cover the cost of **treatment** including the cost of getting **your pet** spayed if this is immediate treatment. In cases of testicular tumours, **we** will cover the cost of getting **your pet** neutered.
9. Any claim or **treatment** for cryptorchidism (retained testicle(s)) unless **your pet** was under 12 weeks of age at the start of the policy.
10. 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.
11. Behavioural problems and training unless caused as a direct result of an insured **incident** occurring during the **period of insurance**.
12. The cost of spay or castrate as a **treatment** of a **behavioural condition**.
13. Sex hormonal problems unless directly resulting from a valid claim.
14. 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 agreed as part of a **behavioural program** for a maximum period of one month.

15. 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. 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.
16. 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.
17. Travelling expenses incurred by **your vet** unless the **vet** deems that to move **your pet** would seriously endanger its health.
18. 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**.
19. Any charges in respect of euthanasia in the event that this was caused by a **pre-existing condition** or **condition** not covered by the insurance.
20. Any claim for any form of housing or bedding needed for the **treatment** or wellbeing of **your pet**.
21. 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.
22. Any charge for surgical equipment that can be used more than once.
23. Any fee charged by **your vet** to complete the claim submission or any ancillary administration fees for example dispensing fees, late payment fees, claim completion fees, administration referral fees to specialist **vets**, or referral fees and x-ray referral fees.
24. 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.
25. The cost of any form of housing, including cages, whether hired or purchased.
26. Nutritional supplements and vitamins unless prescribed by a **vet** and if they have a proven effect upon an **injury** or **illness** or something directly caused by an **injury** or **illness**.
27. Any **treatment** administered outside the **period of insurance**.
28. 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).
29. 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.
30. The cost of any **treatment**, or issues 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.
31. 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.
32. 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**.

33. 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**.
34. 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.
35. Fees resulting from an **injury** or **illness** that is excluded on **your policy schedule**.
36. 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.
37. Any claim as a result of a 'notifiable' disease (as defined by DEFRA <https://www.gov.uk/government/collections/notifiable-diseases-in-animals>) e.g. rabies.
38. Any post mortem costs.
39. Any charges in respect of disposal, cremation, or burial of **your pet**.
40. 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 provide medical history and supply **us** with the supporting invoices. **We** will not pay for the **vet** to do this.

The invoices and full clinical history must be returned to **us** within 60 days of the **pet** receiving the **treatment** for **your** claim to be considered. Please make sure that **you** have 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 and supply **us** with the supporting invoices on each occasions 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 submission for the initial costs. **We** will not normally be able to assess the claim 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.

Section 2: Third party legal liability (claims against you or your dog) (UK and EU member states only)

What is covered?

The cover will only apply to incidents within:

- a. The **United Kingdom**, or:
- b. Whilst temporarily in a member state of The European Union, Northern Ireland, Andorra, Faroe Islands, Gibraltar, Greenland, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City State, provided that **your** dog complies with all the relevant legislation relating to movement across international borders, but only for the maximum stay shown in **your policy schedule**. Guidance on taking your pet abroad can be found on the gov.uk website: <https://www.gov.uk/taking-your-pet-abroad/travelling-to-an-eu-country-or-northern-ireland?>

We will pay up to the amount shown in **your policy schedule** for damages and costs ordered to be paid by any court in the countries listed under a) and b) above. **We** will make this payment if **your pet** (dogs only) is found to be to blame for any injury or damage that happened during the **period of insurance**, to the following:

1. Bodily injury or death to any person who is not in **your** employment or who is not a member of **your** family or living with **you**, or;
2. 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 anyone living with **you**.

The most **we** will pay under this section of the **policy** for all incidents occurring within the **period of insurance** will be the amount detailed in **your policy schedule**.

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

- **You** asked them to look after **your** dog.
- **You** did not agree to pay them (or their family) or offered any thank you payment to look after **your** dog.
- The injury or damage was not to them or their property.

What is not covered?

1. **We** may not pay the claim or any claim for additional costs caused by **your** delays if **you** do not pay the £250 excess when asked by **us**.
2. Claims where **your pet** has not been found to be to blame by a court of law.
3. Claims for **incidents** that happened outside of those countries covered under "What is covered" item 2 above including the United States of America and Canada.
4. Claims for **incidents** that happen outside of the **period of insurance**.

5. Any payment 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. Any payment 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. Any payment 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 confirmation show, agility event, working trial or Schutzhund competition.
11. Cover is not provided at any organised or recreational 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. Any claim for injury or damage to property which **you** or a family member could have stopped but deliberately chose not to.
14. Any claim resulting from **your pet** passing on any disease or virus.
15. 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.
16. Any claim whilst **your pet** is being transported in a motorised vehicle.
17. Fines, penalties, or **your** breach of quarantine restrictions or import or export regulations.
18. Any damages, costs or expenses if **you** are insured under any other liability **policy** which covers any liability relating to **your pet** (including **your** household insurance) unless that cover has been used up.
19. Any claim costs over the **policy** limit under this section of **your policy**.
20. Any amount over the amount shown on **your policy schedule** in respect of all **incidents** occurring during the **period of insurance**.

Special Conditions that apply to this Policy section

No claims under this **policy** section will be paid for any pedigree dog that is not on **our** breed list when **you** purchased **your policy** (unless agreed by **us**), or a dog crossed with any pedigree breed not on **our** breed list. **We** specifically will not provide any cover if **your** dog is or has ever been crossed with African Crested Dog, Akita, Alopekis, American Bandogge, American Bulldog, American Bully, American Mancon, American Pit Bull Terrier, American Staffordshire Terrier, American Staghound, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bosanski Ostrodlaki Gonic, Bull Mastiff, Bulldog (American), Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Cattle Dog Azores, Chinese Shar Pei, Chow Chow, Cirneco Dell'Etna, Cirneco Dell'Etna (Imp), Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, Fila Brasileiro, German Shorthaired Pointer, Grand Bleu de Gascoigne, Hound Indian Bear, Inuit, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog,

Mexican Hairless (Imp), Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Neva Masquerade, New Guinea Singing Dog, New Zealand Herding Dog, Northern Inuit Dog, Ovtcharka, Ovtcharka Caucasian, Ovtcharka Central Asian, Ovtcharka Middle Asian, Ovtcharka South Russian, Perro Cimarron, Perro De Pastor Mallorqui, Perro De Pressa Canario, Pit Bull Terrier, Pocket Bully, Pointer, Portuguese Podengo, Portuguese Warren Hound (Declassified), Pressa Canario, Racing Greyhound, Rottweiler, Russian, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Sheepdog Atlas, Sheepdog Caucasian, Sheepdog Central Asian, Sheepdog Croatian, Sheepdog Egyptian, Sheepdog Himalayan, Shepherd Dog Atlas, Shepherd Dog Caucasian, Staffordshire Bull Terrier, Tahltan Bear Dog, Tamaskan, Thai Ridgeback, Tosa Inu, Treeing Tennessee Brindle, Utonagan, Verelade, Wolf Dog, Wolf Hybrid, Wolfhound Belgian, Wolfhound Czechoslovakia, Wolfhound Kunming, Working Sheepdog, XL Bully Type, Yajivy, or any dogs listed under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.

1. **You** must contact us as soon as there is an **incident** that could lead to a claim.
2. **You** must not admit to anyone that **your pet** was at fault, offer any payment, make a payment, or try to agree a payment.
3. **You** must forward on to us any letters, writs, summons, or other legal documents **you** receive, immediately, and **you** must not answer them. Details as to how **you** can contact us can be found on **page 5** of this **policy** wording or on any mail **you** have received from **us**. Please remember to quote **your** claim or **policy** number.
4. **You** must tell us what happened or if **you** do not know, try to find out what happened following an **incident**. **You** must also give **us** a written statement as to what happened if **we** ask and go to court if required.
5. **We** may pay what **we** think is a fair amount to settle any claim made against **your pet**.
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 giving them **your policy** number and **our** name and address. 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 stop the 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. Death caused by an **accident**.
2. Death caused by 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 where **your pet** is put to sleep due to aggression unless this can be attributed to an **illness**.
7. Any claim where **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)

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 stop the 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. Death caused by an **illness**.
2. Death caused by 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. Any claim where **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.
8. Any claim where **you** are not able to provide **us** with confirmation from **your vet** or statement from an independent witness.

Section 5: Advertising costs (if your pet is lost or stolen, UK only)

What is covered?

If **your pet** is lost or stolen, **we** will pay **you** back what **you** spent for advertising in a local newspaper or other approved costs 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.
3. Any amount in excess of the **policy** limit under this section of **your policy**.

Section 6: Reward costs (if your pet is lost or stolen, UK only)

What is covered?

If **your pet** is lost or stolen, **we** will agree 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 by any person employed by **you** or living 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 where **you** can't give **us** 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 (if your pet is lost or stolen, 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 **pet** sitting 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 lives 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 lives with **you** is able to look after **your pet**.

What is not covered?

1. Claims during 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 lives with **you** goes into hospital if **you** or they had symptoms of being ill or injured before **your policy** first started.

4. Any costs for dates before **you** or **your** family member went to hospital or dates following **your** or **your** family member's discharge from hospital.
5. Any costs if **you** or **your** family member who permanently lives 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.
6. Any costs resulting from nursing home care or any convalescence care that **you** do not receive in a hospital.
7. Boarding fees if **you** or **your** family member who permanently lives with **you** have previously gone into hospital for the same **illness** or **injury**.
8. Any stay in hospital that **you** were aware could happen when **you** arranged the **policy**.
9. Transportation costs for **you** and **your pet** to or from the boarding kennel/cattery establishment.
10. Where the **incident** which led to the incurring of boarding fees occurred outside of the **period of insurance**.
11. Any payment to a person permanently living at the address shown in **your policy schedule** or member of **your** family.
12. Any claim in excess of the limit shown on **your policy schedule** per **period of insurance**.
13. 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 lives with **you** have an illness or injury which requires **you** to attend hospital.

Claims Conditions

When **you** or **your** family member who permanently lives 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.

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
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

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**;
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 give **your** help or provide information when **we** are entitled to request **your** help in dealing with a claim or with the running of this **policy**.
4. Where **you** have had a previous insurance policy that has been declined, declared void or had special terms imposed, by the insurer.
5. 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
6. Where **we** have grounds to suspect fraud; or
7. 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. **Your** last given address may include an email address given by **you** to accept mail.

I'm having financial difficulty

If **you** are paying for this insurance monthly and **you** think **you** may be unable to meet **your** regular **policy** payments, please contact **us** as soon as possible.

We have specialists on hand who can agree how best **we** can help with **your** financial situation.

There are several ways **we** may be able to help, including moving **your** payment dates.

Don't wait until **you** miss a payment as **we** can help **you** in advance.

We ask that **you** don't cancel **your** payments or direct debits as this can result in **your policy** being cancelled and **we** don't want **you** to be left uninsured, please get in touch with **us** as soon as **you** can.

If **you're** paying annually, please review **your** cover and check that it meets **your** requirements, and again, please contact **us** to discuss how we can help **you**.

Additional financial help is available externally from Money Helper which is a free service provided by the Money and Pensions Service: www.moneyhelper.org.uk/debt-advice-locator.

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 for training and quality 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
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

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.
2. When we are sure that the claim is covered.
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, we will contact you to discuss the best way for that money to be paid back to us.

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 may try to get back any money we have paid from the person(s) that injured your pet.

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 you on purpose or you knew it was caused on purpose.

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 will immediately cancel this and all other policies you have with us.
- We may ask you to return the amount of any claim already paid under the policy since the last renewal date.
- 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
2nd Floor, 5000 Lakeside
North Harbour
Western Road
Portsmouth
PO6 3EN

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.

Claims processing

As part of your policy, you agree to and accept the following conditions in order for the policy administrator (Insurance Factory Limited) to process any claims you submit:

1. Insurance Factory Limited will request relevant information or records you're your current or previous veterinary practice, specialist, breeder or rescue centre at any time in order for Insurance Factory limited to be able to fully assess your claim.
2. Your veterinary practice, or any veterinary practice treating your pet, can openly discuss and receive information about your claims with your policy administrator (Insurance Factory Limited) where appropriate. This also includes the transfer of your claim via an electronic service using third party application.
3. Insurance Factory Limited will only ever ask for information which is relevant to the details and circumstances of the claim and previous medical history, which is necessary for claims processing purposes.

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)

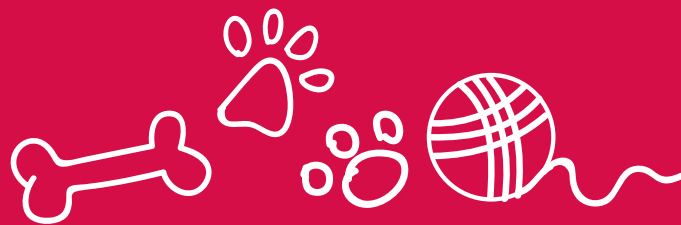
Pet Minders

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

