

Important. Please read and keep it safe

Pet Insurance Policy

How to get in touch

Our lines are open from 8am to 6pm Monday to Friday and 9am to 2pm on Saturdays (excluding public and bank holidays).

Claims

To make a claim, call **us** on 0333 234 0631*

Please call **us** as soon as **you** are aware **you** will need to claim.

For more information see the 'How to Claim' section

*Calls to 0333 numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Customer Services

If **you** have a question about **your** cover, need to make changes to **your** policy or want to make a complaint, call **us** on 0333 234 0630*. For more information on making a complaint, please see the 'Complaints procedure' section.

For **our** joint protection telephone calls may be recorded and/or monitored.

If **you** need to write to **us**, **our** postal address is:

Aviva Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

When writing please help **us** by quoting **your** policy number on any correspondence.

Important information about your policy

Excess

The **excess** will be applied to each individual claim for **vet** fees made under this policy.

If **we** make multiple payments for the same **illness** or **injury** this **excess** will be applied to the first payment **we** make in each **period of insurance**.

Pets aged 7 years and over

If **your pet** is aged 7 years or over **we** will pay a maximum of 85% of each claim for **vet** fees, the remaining 15% **contribution** must be paid by **you**; this is in addition to any **excess** that may apply. **We** will always make a deduction for the **excess** before calculating the **contribution**.

For example

You submit a claim for £500. **We** make a deduction of £75 for the **excess** which leaves £425 balance remaining.

We will pay 85% (£361.25) towards the claim; the remainder (£138.75) is the **excess** plus **your** 15% **contribution** which must be paid by **you**.

If **your pet** reaches 7 years of age part way through the **period of insurance**, **your contribution** will be applied from the start of the next **period of insurance** where **your schedule** shows **your pet** to be 7 years old.

Period of insurance

This policy is an annual contract between **you** and **us**. At the end of each **period of insurance** **we** may offer to renew this contract for a further year. If **we** decide not to offer **you** a renewal **we** will write to **you** at least 30 days before the end of the current **period of insurance**. **We** are under no obligation to renew **your** policy.

Changing your cover

In the event that **you** wish to change **your** cover from one Aviva Pet Insurance product to another, for example moving from Gold to Platinum, or vice-versa, **your** original policy will be cancelled and a new policy set up; the replacement policy will be considered to be new contract and therefore any **illness** or **injury** that occurred prior to the start of the replacement cover will be considered as a **pre-existing condition** and excluded from cover.

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Table of Benefits

This **pet** insurance policy will cover **you** up to the maximum limits shown below, subject to the level of cover that **you** have selected and that is shown on **your schedule**.

Cover	Silver	Gold	Platinum	Excess
Illness and injury – including:				
Vets fees	£1500 per year	£3500 per year	£6500 per year	Refer to Schedule
Behavioral problems	£200	£200	£200	As above
Cremation costs	£100	£100	£100	As above
Death from illness or accident	£0	£500	£1000	Nil
Clinical diet	£200	£200	£200	As above
Third party liability (Dogs only)	£1m	£1m	£1m	£100 per incident
Theft and straying including:				Nil
Advertising costs & materials	£0	£250	£750	Nil
Reward	£0	£250	£250	Nil
Loss of your pet	£0	£500	£1000	Nil
Boarding kennel and cattery fees	£0	£500	£1000	Nil
Holiday cancellation/ curtailment	£0	£1000	£2000	Nil
Pay vets direct	Yes - Provided your vet agrees.			
Cover abroad	6 month cover during your period of insurance.			

Helplines*

Bereavement Counselling
0333 003 2258

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.

Lines open 24 hours a day, 365 days a year.

Pet legal
0333 003 2258

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way.

Lines open 24 hours a day, 365 days a year.

Pet minders
0333 234 0631

This enables **you** to find a local registered Dog Minder (on a national basis) for either a few minutes or indeed weeks, in order to look after **your** dog while **you** are away.

Lines open 8.00am to 6.00pm weekdays and 9.00am to 2.00pm on Saturdays

Find a vet helpline
0333 234 0631

If **you** and **your pet** are away from home whilst in the **UK** and **your pet** needs urgent veterinary care, **you** have access to a helpline so **you** can identify the nearest **vet** to **you**.

Lines open 8.00am to 6.00pm weekdays and 9.00am to 2.00pm on Saturdays

* Services offered through these helplines are provided by external companies. Your insurance does not cover any additional costs charged for these services.

Calls to 0333 numbers are charged at national call rates charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Introduction

Thank **you** for choosing Aviva Pet Insurance.

This insurance is underwritten by Aviva Insurance Limited and arranged and administered by BDML Connect Limited.

Please read this policy document and **your schedule** and familiarise **yourself** with the cover provided by this insurance, and all the terms, conditions and exclusions that apply.

Should any of the information on **your schedule** be incorrect or **you** need to advise **us** of any changes please contact **us** for assistance.

For details of how to contact **us** please see the 'how to get in touch' section.

Words with special meanings

Some words and expressions in the policy have the same meaning wherever they are used. For ease of reading these definitions are highlighted by the use of 'bold' print.

Alternative medicine

Herbal or homeopathic medicine considered necessary by **your vet** and administered by a suitably qualified practitioner.

Complementary medicine

Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic **treatment** considered necessary by **your vet** and administered by a suitably qualified practitioner.

Contribution

If **your pet** is aged 7 years or older **you** must pay 15% of every claim for **vet** fees. This is calculated as 15% of the total remaining after deduction of any applicable **excess**. For further information please refer to the 'Important information about **your policy**' section.

Excess

The amount which is shown on **your policy schedule** that **you** will have to pay towards each claim. For further information please refer to the 'Important information about **your policy**' section.

Illness

Physical disease, sickness or infection suffered by **your pet** and diagnosed by a **vet**.

Injury

Physical damage or trauma to **your pet** caused by a sudden and unforeseen accident.

Period of insurance

The period for which **your pet** is covered by this insurance as shown on **your schedule**.

Pet

The dog or cat named on **your schedule**.

PETS travel scheme

The Government scheme allowing **you** to take **your pet** abroad to certain specific countries and re-enter the **UK** without the need for **your pet** to enter quarantine provided certain criteria have been adhered to.

Pre-existing condition

Any **illness** or **injury** (or associated symptoms), whether diagnosed or not by a **vet**, which occurred prior to the start date of this policy.

Schedule

Your schedule of insurance which confirms the level of cover **you** have selected, the name of the insured **pet**, the premium, **excess**, **your contribution** and any endorsements which apply to **your** cover. A **schedule** will be issued at the start date of **your** insurance and at each renewal. If **you** or **we** make any changes to **your** policy, **we** will issue a new **schedule** which will be valid from the date these changes were notified to **us**.

Terrorism

Any act or acts including, but not limited to the use or threat of force and/or violence and/ or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and /or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/ or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing or care provided by a veterinary practice under the direction of a **vet**.

UK

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

Vet

A member of the Royal College of Veterinary Surgeons actively working as a veterinary surgeon in the **UK**, or any qualified registered veterinary surgeon actively working outside the **UK** in a country covered by the **PETS travel scheme**.

We/Us/Our

Aviva Insurance Limited is registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Aviva Pet Insurance is arranged and administered by BDML Connect Limited who are acting on **our** behalf.

You/Your

The policyholder and owner of the **pet** who is named on the **schedule**.

The contract of insurance

This policy is a contract between **you** and **us**.

The following elements form the contract of insurance between **you** and **us**. Please read them and keep them safe.

- This booklet;
- Information contained on **your** Statement of Insurance;
- **Your schedule**;
- Any changes to **your pet** insurance policy contained in notices issued by **us** at renewal.

In return for **you** paying **your** premium, **we** will provide the cover shown on **your schedule**, subject to the terms and conditions of this policy booklet during the **period of insurance**.

Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms and conditions within this policy.

Eligibility

To be eligible for cover **your pet** must:

- Be owned by **you**; and
- Reside permanently with **you** in the **UK**; and:
- Be between eight weeks and nine years of age (for dogs) and between eight weeks and eleven years (for cats) at the start date of the policy.

Your pet must not be:

- An animal which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) order 1991 or any subsequent amendments. **You** can find further information on which types of dogs are affected by the Dangerous Dogs Act by visiting the DEFRA website at www.defra.gov.uk/wildlife-pets.
- Used for any commercial, security or racing purposes.

What you need to tell us

You must take care to provide complete and accurate answers to the questions **we** ask when **you** take out **your** policy, when **you** make changes to **your** policy and when **you** renew **your** policy.

You must also tell **us** if any of the following changes take places:

- **You** change address.
- **You** change **your** bank details (if **you** pay monthly premiums).
- **You** move abroad permanently.
- **You** are going to be temporarily resident outside the **UK** for more than 6 months during the **period of insurance**.
- **Your pet** is used for commercial, security or racing purposes.
- **Your pet** is neutered or spayed.
- **Your pet** is micro-chipped.
- **You** sell **your pet** or transfer ownership of the **pet** to another person.
- **Your pet** dies.

When **you** inform **us** of a change, **we** will tell **you** if this affects **your** insurance, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to the policy. If **you** do not inform **us** about a change it may affect any claim **you** make.

If the information provided by **you** is not complete and accurate **we** may:-

- Revise the premium; and/or
- Cancel **your** policy; and/or
- Refuse to pay a claim; and/or
- Exclude cover for a **pre-existing condition**.

How does the illness and injury cover work?

This diagram and the explanation below help to illustrate how the **illness** and **injury** cover operates:



1. Michelle has just brought home her new two year old dog Ruby and decides that she needs to take out **Pet** Insurance so she calls Aviva. The advisor she speaks to asks whether Ruby has any **pre-existing conditions** and she confirms that Ruby suffered from kennel cough which has now been treated and she has been vaccinated. The advisor explains that any future claims for kennel cough will be excluded from cover.
2. Michelle's policy starts on the 15th of May.
3. On the 23rd of May Michelle takes Ruby to the **vet** as Ruby had been sick during the night. The **vet** checks her and tells her that it could be something she ate and it should resolve itself, but takes some blood samples and presents Michelle with a bill for £100 and explains that if anything shows up Ruby may need further **treatment**.
4. Michelle contacts the Aviva Claims team to notify them of the **illness**. The claims advisor explains that any **illness** which develops in the first 10 days of cover is excluded so this claim would not be valid. Ruby makes a full recovery.
5. On the 21st June Michelle is walking Ruby through the woods, on the way back to the car Ruby steps on a broken bottle and cuts her paw. She is taken to the **vet** who removes the shard of glass then cleans, stitches and bandages the wound. All together the bill comes to £125. Michelle pays the bill and calls the Aviva claims team when she get home. The claim is accepted and Michelle receives a cheque for £50, which is the total bill less the **£75 excess**. If Ruby had been 7 years old or over, Michelle would also need to make a 15% **contribution**, so she would have received a cheque for £42.50 which is the total bill less the **£75 excess** and the 15% **contribution** (£7.50).

5. Towards the end of August Michelle notices that Ruby is drinking more than normal and is losing weight, so takes Ruby to the **vet**.

The **vet** takes a blood sample and keeps Ruby in overnight. Ruby is diagnosed with diabetes and prescribed insulin. The total bill for tests and **treatment** comes to £215 and Michelle is told that she will need to continue buying insulin every 3 months.

The **vet** agrees that Aviva can pay him direct and completes the claim form which is returned to Aviva.

The **vet** receives a cheque for £140 (£215 less £75 **excess**). Had Ruby been 7 years or older the payment would have been £119 as Michelle would also have to pay her 15% **contribution**.

Each quarter the **vet** bill comes to £120 for insulin and examinations, the **vet** receives a cheque for the full amount in November and February. No **excess** is deducted as this is applied only once per condition in each **period of insurance**.

If Ruby had been 7 years or older, each cheque would have been for £102 due to the 15% **contribution** which is applied to every payment made.

6. In April Michelle receives her renewal notice and decides to continue with cover. The new **period of insurance** starts from the 15th of May.

7. At the end of May, Ruby requires her insulin and a claim is submitted for £120. Because this is a new **period of insurance** a cheque is sent to the **vet** for £45 which includes a deduction for the **excess**, this is paid by Michelle direct to the **vet**.

Section 1 – Illness and injury

What is covered:	We will not pay:
<p>Your pet is covered whilst in the UK. In addition we will cover your pet if you are travelling abroad together and you comply with the PETS travel scheme.</p> <ol style="list-style-type: none"> 1. If your pet suffers illness or injury we will pay the cost of treatment administered under the care and direction of a vet; this includes: <ol style="list-style-type: none"> a) The cost of any alternative medicine which the vet recommends. b) The cost of complementary medicine. This includes up to 10 sessions of hydrotherapy immediately before or after surgery. We will only pay for hydrotherapy if the pool operators are members of the Canine Hydrotherapy Association. c) The cost of a clinical diet for your pet which is recommended by your vet. We will pay the cost for the clinical diet after a deduction of: <p style="margin-left: 40px;">£1.00 per kg dried food (dogs and cats), 53p per tin/pouch (dogs), 26p per tin/pouch (cats),</p> <p style="margin-left: 40px;">up to maximum benefit of £200 per period of insurance.</p> d) The cost of treatment for behavioural problems carried out by a member of a professional organisation acting under the direction of a vet up to a maximum of £200 per period of insurance. e) Fees for dental treatment as a result of an injury. 	<ol style="list-style-type: none"> 1. The excess and your contribution (if applicable). 2. Any claim for a pre-existing condition. 3. Any claim for illness which arises or first shows symptoms within 10 days after the start of the policy. 4. Any claim for behavioural problems where such problems were apparent before the start date of the policy. 5. Any claim as a result of a “notifiable” disease as defined by the Animal Health Act 1981 e.g. Rabies. 6. Any claim for routine treatments which are not necessary to alleviate the symptoms of an illness or injury. This includes, but is not limited to, spaying or castration (including the removal of retained testicles), removal of dew claws, cleaning or descaling of teeth or bathing or grooming of your pet. 7. Any claim for preventative treatments. This includes, but is not limited to, spaying to prevent the recurrence of false pregnancy or mammary tumours, castration for the prevention of anal adenomas, vaccinations, flea and tick treatments, roundworm and tape worm treatments. 8. Any claim or costs in connection with pregnancy or giving birth, repair or treatment of umbilical hernias or organ transplantation. 9. Any claim if you and your pet have been away from the UK for more than 6 months in the period of insurance.

What is covered:

- f) Fees for dental **treatment** to relieve suffering due to **illness** provided the **pet** has been insured under this policy for at least 2 years, there is a history of regular routine dental check-ups and there has been no previous dental **treatment** required.
 - g) Fees for putting **your pet** to sleep as long as it is recommended by **your vet** and is to relieve inhumane or incurable suffering following an insured **injury** or **illness**.
 - h) The cost of cremation and/or burial up to the maximum benefit of £100.
2. If **you** have selected Gold or Platinum cover and **your pet** dies or has to be put to sleep, due to an **illness** or **injury** we will pay:
- a) The price **you** paid for **your pet** as declared on the **schedule** of insurance up to the maximum limits shown on **your schedule**.

We will not pay:

- 10. The cost of any dentistry which is not related to an **illness** or **injury** (including, but not limited to, cosmetic dentistry or **treatment** for under/overshot jaws).
- 11. 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).
- 12. Any ambulance charges unless the **vet** declares that for **you** to move **your pet** would seriously endanger its health.
- 13. Any fees for house calls, hospitalisation or out of hours **treatment** unless the **vet** declares that any delay in **treatment** would have worsened **your pet's illness** or **injury**.
- 14. A clinical diet that is only prescribed to help **your pet** lose weight.
- 15. Fees for the cost of **treatment your pet** has received outside the **period of insurance**, or where the maximum sum insured has been reached.
- 16. Any fee charged by **your vet** for travelling expenses or to complete the claim form.
- 17. Any medication or **treatment** not recommended by a **vet**.
- 18. Any additional costs which must be paid as a result of the late submission of **your** claim.
- 19. Any claim for costs associated with any form of housing or bedding needed for the **treatment** or well-being of **your pet**.
- 20. Any charges for putting **your pet** to sleep, unless this is to relieve inhumane suffering following an insured **injury** or **illness**.

What is covered:

We will not pay:

21. Any claim for the death of **your pet** if **you** have Silver cover.
22. Any claim for the death of **your pet** if it dies due to **illness** and is aged 9 years or over in the case of dogs and 11 years or over in the case of cats.
23. Intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
24. The cost and compensation for euthanasia of **your pet** under a court order or the Contagious Diseases Act or relating to its destruction for the protection of livestock.
25. Any post mortem costs.
26. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27. In addition the following conditions also apply:

1. If **you pay your vet direct you** must:
 - a) Keep all receipts for any payments for **treatment** which **you** have made.
 - b) After the **treatment**, ask **your vet** to complete the relevant areas of the claim form which **we** will send **you**.
 - c) Return the claim form and receipts to **us** within 60 days of the start of the **treatment**.
 - d) If **your** claim relates to ongoing **treatment** which will last for more than 60 days, **you** must submit an interim claim within 60 days of the start of the **treatment**.
2. If **you** and **your vet** agree **we** can pay the **vet** direct. In these cases **you** must return the completed claim form along with the invoice from **your vet**.
3. If an **excess** or **contribution** applies **we** will either:
 - a) Make a deduction from the amount **we** pay **you** (if **you** have paid **your vet** direct); or
 - b) Make a deduction from the amount that **we** pay **your vet** and **you** will be responsible for paying this amount to **your vet**.
4. Any claim for **alternative medicine** or **complementary medicine** must be approved by **us** before the **treatment** commences.
5. In the event that **your pet** requires veterinary **treatment** whilst temporarily in the Republic of Ireland or a Member Country of the **PETS travel scheme you** must:
 - a) Pay for any **treatment** direct to the **vet** while **you** are there and keep all receipts and invoices relating to the **treatment**.
 - b) When **you** return home telephone **us** as soon as possible to report the claim and **we** will send **you** a claim form.
 - c) Return the completed form to **us** including all receipts and invoices. **We** will contact the **vet** direct to validate **your** claim.
6. If **your pet** dies or is put to sleep, please return the claim to **us** as soon as possible, along with:
 - a) A certificate or letter from **your vet** stating the cause of death; and
 - b) The purchase receipt and pedigree certificate (if applicable).

Section 2 – Third party liability (Dogs only)

What is covered:	We will not pay:
<ol style="list-style-type: none">We will cover you for any money you legally have to pay that relates to an accident which occurs in the UK and is caused by your pet which results in:<ol style="list-style-type: none">Death or physical injury to any person.Loss or damage to property.We will also pay any legal fees a Court requires you to pay or which we agree to pay in relation to the accident. You must obtain our consent before incurring any cost or expense.If someone else is looking after your pet when the injury or damage occurs, we will still provide cover as long as:<ol style="list-style-type: none">You asked them to look after your pet.You did not agree to pay them to look after your pet.The injury or damage was not to them or their property.	<ol style="list-style-type: none">The excess.Any fines or exemplary damages (these are damages which are intended to punish the person responsible rather than awarding compensation) you have to pay.Any claim for death or injury, or damage to property belonging to:<ol style="list-style-type: none">You;any person living or staying with you;any person who works for you.Any claim that you agree to pay which youare not legally obliged to pay.Any claim in connection with passing on any disease or virus.Any damages, costs or expenses if you are insured under any other insurance which covers third party liability (including your household insurance) unless that cover has been exhausted.Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27.
In addition the following conditions also apply:

- If **your** dog injures someone or damages their property, contact **us** immediately and wait for written instructions from **us**.
- Do not:
 - Admit to anyone that **you** were responsible;
 - Offer to make payment to anybody.
- Call **us** as soon as possible if **you** receive any communication or request for information from any person who may claim against **you**, or who may be acting for people who may claim against **you**.

Section 3 – Theft and straying (Gold and Platinum cover only)

What is covered:	We will not pay:
<p>If your pet is stolen or strays we will cover the cost of local advertising.</p> <p>This includes:</p> <ol style="list-style-type: none">1. Up to £100 for materials to enable you to make posters advertising the loss of your pet.2. Up to £250 reward costs if your pet is found and returned to you. <p>You must contact us before you pay any costs for trying to find your pet.</p> <p>If your pet is not returned to you after 45 days, we will pay the price you paid for your pet as shown on your schedule. If your pet is later returned to you then you must repay this money.</p> <p>We will not ask you to repay any amount for materials or advertising.</p>	<ol style="list-style-type: none">1. More than one claim per period of insurance.2. Any claim where you fail to notify the police within 48 hours of discovering the loss or theft of your pet (if your pet is a dog).3. Any money you spend trying to find your pet if we have not agreed to the way you are doing this.4. Any reward to anyone who is a member of your family.5. Any claim for theft or straying which occurs outside of the UK.6. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27.

In addition the following conditions also apply:

1. If **your pet** is a dog **you** must contact **your** local police station within 48 hours of discovering the theft or loss. A police incident/crime reference number must be obtained by **you** and supplied to **us**.
2. **You** must contact **us** and obtain agreement of the reward to be offered before advertising.
3. **You** must keep any receipts for materials used to create any posters advertising the loss of **your pet**.
4. **You** must provide **us** with a copy of any adverts placed detailing the reward offered along with a receipt showing the amount paid for the service.
5. If **your pet** is found do not pay the finder yourself, **you** must provide **us** with the name and address of the finder along with details of where they saw the advert and became aware of the reward. **We** will contact the finder and arrange for the reward to be paid on **your** behalf.
6. If **your pet** is not found within 45 days **you** must send **us** the purchase receipt and pedigree certificate (if applicable).

Section 4 – Boarding kennel/cattery fees (Gold and Platinum cover only)

What is covered:	We will not pay:
<p>We will pay for your pet to stay in a licensed kennel/cattery if, during the period of insurance, you are ill or injured and have to go into hospital in the UK for treatment for more than 48 consecutive hours.</p>	<ol style="list-style-type: none">1. More than the maximum benefit during the period of insurance, regardless of the number of times you have to go into hospital.2. Kennel/cattery fees incurred as a result of:<ol style="list-style-type: none">a) the hospitalisation of anyone other than you.b) hospitalisation required due to pregnancy or giving birth, drug or alcohol abuse, self harm or attempted suicide.c) any hospitalisation that arises due to a condition which you suffered from before taking out this insurance.3. Transportation costs for you and your pet to and from the boarding kennel/cattery establishment.4. Any fees if you are hospitalised outside of the UK.5. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27.

In addition the following conditions also apply:

1. **You** must send **us** the following:
 - a) A medical certificate or letter from the treating doctor showing the reason for the hospitalisation and the dates on which **you** were admitted and discharged.
 - b) The receipt from the kennel/cattery which shows the dates **your pet** stayed there and the amount that **you** paid.

Section 5 – Holiday cancellation/curtailment (Gold and Platinum cover only)

What is covered:	We will not pay:
<p>We will reimburse you for any non-recoverable travel and accommodation costs if you have to:</p> <ol style="list-style-type: none">1. Cancel your holiday less than 7 days before you were due to leave because your vet believes your pet needs lifesaving surgery; or2. Come home early because your vet believes your pet needs lifesaving surgery.	<ol style="list-style-type: none">1. Travel and accommodation costs for anyone else, who is on holiday with you.2. If you cancel your holiday or come home early because your pet needs surgery which is not life-saving.3. If you booked your holiday less than 28 days before you were due to leave.4. If you cancel your holiday or come home early as a result of an illness or injury that showed symptoms more than 7 days before your holiday started.5. If you cancel your holiday or come home early as a result of any illness or injury of your pet which existed before this cover was taken out.6. Any extra 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.7. Anything mentioned in the General Exclusions.

In the event of a claim:

Please refer to the Claims Conditions on page 27.

In addition the following conditions also apply:

You must send us:

1. A letter explaining why and when **you** had to pay each of the expenses for which **you** are claiming.
2. The receipts relevant to **your** claim.

General exclusions

Applicable to all sections of this policy

We will not pay:

1. Any claim for a **pet** that is not named on the **schedule** of insurance.
2. Any claim for an incident which occurs outside the territorial limits of the **UK**, Republic of Ireland and the Member Countries of the **PETS travel scheme** (Non EU countries as defined by DEFRA are not covered).
3. Any claim for malicious or wilful **injury** or gross negligence to **your pet** caused by **you**, **your** agents, employees or members of **your** family.
4. Any claim for infringement of **UK** animal health, quarantine and/or importation legislation.
5. Any claim if **you** have sold or given away **your pet**, whether temporarily or permanently.
6. Any claims under any section of cover where premium has not been paid.
7. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
 - a) War; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or
 - b) any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of **terrorism**, or anything connected with **terrorism**, whether or not such consequence has been contributed to by any other cause or event.
 - c) Any action taken to prevent, control or suppress, or which in any way relates to a) or b) above.
8. Claims directly or indirectly caused by:
 - a) Ionising radiation or contamination by radioactivity from any nuclear fuel
 - b) or from any nuclear waste from the combustion of nuclear fuel; or
 - c) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly; or
 - d) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

General conditions

1. **You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.
2. **You** must provide proper care and attention for **your pet** at all times, taking all precautions to prevent accidents, **injury** or damage.
3. **You** must:
 - a) take **your pet** for regular annual check-ups; and
 - b) keep **your pet** annually vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis, feline leukaemia and feline influenza in the case of cats, or as advised by **your vet**.
3. All vaccinations must be administered under veterinary supervision. Homeopathic vaccines are not acceptable.
4. If **you** submit a claim and **you** are unable to provide **us** with a receipt for **your pet**, **we** will pay **you** an amount based on the market value of **your pet** at the date of purchase. This will be based on the breed and gender of a similar animal for sale in **your** area. **We** will not pay more than the purchase price which is shown on **your schedule**.
5. **You** and **we** are the only parties in this insurance. No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from this act.

How to claim

If **you** need to claim please phone **us** on 0333 234 0631 as soon as possible. **We** will need **your** policy number when **you** call so please have this ready. **We** will then send **you** the relevant claim form for **you** to complete and return to **us**.

In the interests of the health and well being of **your pet** it is not necessary to call **us** before **treatment** starts.

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

Until **we** have received **your** completed claim form and supporting documentation **we** are unable to consider **your** claim. Once **we** have received this information **we** will check that the claim is valid under the terms and conditions of this policy before **we** make any payment to **you** or **your vet**. For a list of the information **we** will need **you** to send **us** please refer to the relevant policy section.

For all claims (except Third Party Liability) please send **your** completed claim form and supporting documentation to:

Aviva Pet Insurance
Claims Department
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

For Third Party Liability claims please send **your** completed claim form and supporting documentation to:

Aviva Liability Cruan House
123 Westerhill Road
Bishopbriggs
Glasgow
G64 2QR

We will only pay **your** claim when **we**:

- a) Have received **your** completed claim form.
- b) Have all the supporting documentation that **we** need from **you**.
- c) Have confirmed that **your** claim is valid.
- d) Have confirmation that any legal action or other action has been settled.

If it is more convenient and **your vet** agrees, **we** can pay claims for **vet** fees directly to **your vet**.

The amount that **we** will pay will be reduced by the **excess** and **your contribution** (where applicable) and **you** will be responsible for paying this amount direct to **your vet**.

We will not pay any invoice for veterinary fees directly to anyone who is not a **vet**.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any payment made.

1. In the event of any possible claim under any section of this insurance **you** must notify Aviva Pet Insurance as soon as possible and not later than 60 days after the start of the **treatment**. Telephone: 0333 234 0631. If **you** do not contact **us** within 60 days 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.
2. In order for **us** to be able to assess **your** claim, **we** reserve the right to request additional relevant information or records from **your** current or previous **vet**.

3. **We** will only ask for information which is relevant to the details and circumstances of the claim and previous medical history. If the **vet** charges **you** for this information **you** will have to pay.
4. Where **we** ask **you** to send supporting documentation such as receipts, certificates or advertisements, **we** recommend that **you** make copies and retain these for **your** reference. **We** will not be responsible for any information that **you** send **us** until **we** have received it.
5. If any claim under this insurance is covered by any other insurance policy **we** will not pay more than **our** fair share.
6. 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.

Claims fraud

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

- a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- b) make a statement in support of a claim knowing the statement to be false in any respect; or
- c) submit a document in support of a claim knowing the document to be forged or false in any respect; or
- d) make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

then:

- a) **We** shall not pay the claim.
- b) **We** may at **our** option cancel the policy.

- c) **We** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date if **we** discover such claims have been made fraudulently.
- d) **We** shall not make any return of the premium.
- e) **We** may inform the police of the circumstances.

Your cancellation rights

You have the statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the policy or the day on which **you** receive **your** policy or renewal documentation, whichever is the later.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

Following the expiry of **your** 14 day statutory cooling off period, **you** continue to have the right to cancel **your** policy at any time during its term.

How your refund is calculated

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Annual premium

If **you** cancel during the statutory 14 day cooling off period **you** will be entitled to a full refund of the premium paid, provided **you** have not made a claim for theft, straying or death by accident.

If **you** have not made a claim for theft, straying or death by accident and **you** cancel **your** policy after the cooling off period; **you** will be entitled to a refund of the premium paid, subject to a deduction for the time which **you** have been covered. This will be calculated in proportion to the period for which **you** received cover.

If **you** have made a claim for theft, straying or death by accident **we** will make a deduction from any refund equal to the amount **we** have paid for the claim.

Monthly premium

If **you** cancel during the statutory 14 day cooling off period **you** will be entitled to a full refund of the premium paid, provided **you** have not made a claim for theft, straying or death by accident.

If **you** have not made a claim for theft, straying or death by accident and **you** cancel **your** policy after the cooling off period **your** cover will continue until the end of the month for which **you** have paid and **your** monthly premiums will cease.

If **you** have made a claim for theft, straying or death by accident **we** will reduce **your** claim payment by an amount equal to the outstanding premiums, and **your** monthly premiums will cease.

To exercise **your** right to cancel please call **us** on 0333 234 0630 alternatively **you** can write to **us** at the following address:

Aviva Pet Insurance
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

We may cancel this policy by giving 30 days' notice to **you** at **your** last known address if:

- **You** have not paid **your** premium when it is due – for more details please see the 'monthly premium' section;
- There is evidence to suggest that a fraudulent claim has been made;
- **You** have not provided **us** with complete and accurate answers to the questions **we** asked when **you** took out **your** policy, when **you** made changes to **your** policy or when **you** renewed **your** policy.

Monthly premium

This policy is an annual contract of insurance that can be paid for by way of annual or monthly premiums. If **you** pay monthly premiums and **you** don't pay the first monthly premium then this policy will not be valid. If **you** have paid one or more premiums but then fail to pay any premium after that within 10 days of the date it is due, **we** will have the right to cancel from the end of the period for which a premium has been paid.

You will receive one month's cover for each monthly premium paid.

Complaints procedure

Our promise of service

Our goal is to give excellent service to all customers but **we** realise that things do go wrong occasionally. **We** take all complaints very seriously and aim to resolve all **our** customer's problems promptly. To ensure the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain?

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution.

You should first phone Customer Services on 0333 234 0630. Or write to:

The Complaints Manager

Aviva Pet Insurance

The Connect Centre

Kingston Crescent

Portsmouth

PO2 8QL

Email: complaints@bdml.co.uk

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman

Service Exchange Tower

Harbour Exchange Square

London

E14 9SR

Telephone: 0800 023 4567 (free from landlines) or 0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Customers with disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact Customer Service on 0333 234 0630 (between 8am and 6pm weekdays and 9am and 2pm on Saturdays) or alternatively write to:

Aviva Pet Insurance

The Connect Centre

Kingston Crescent

Portsmouth

PO2 8QL

Choice of law

The law of England and Wales will apply to this contract unless:

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

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about this scheme is available from the FSCS website www.fscs.org.uk

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- undertake credit searches and additional fraud searches;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We can supply on request further details of the databases **we** access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity.

Data Protection – Privacy Notice

Personal Information

We collect and use personal information about **you** so that **we** can provide **you** with a policy that suits **your** insurance needs. This notice explains the most important aspects of how **we** use **your** information but **you** can get more information about the terms **we** use and view **our** full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to **us** at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Aviva UK Digital Limited and BDML Connect Limited, who are responsible for the sale and distribution of the product, and any applicable reinsurers.

Personal information we collect and how we use it

We will use **your** personal information:

- to provide **you** with insurance: **we** need this to decide if **we** can offer insurance to **you** and if so on what terms and also to administer **your** policy, handle any claims and manage any renewal,
- to support legitimate interests that **we** have as a business: **we** need this to manage arrangements **we** have with reinsurers, for the detection and prevention of fraud and to help **us** better understand **our** customers and improve **our** customer engagement (this includes marketing, customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: **we** need this to meet compliance requirements with **our** regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example **we** may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about **you**, **we** may also use personal information about other people, for example family members **you** wish to insure on a policy. If **you** are providing information about another person **we** expect **you** to ensure that they know **you** are doing so and are content with their information being provided to **us**. **You** might find it helpful to show them this privacy notice and if they have any concerns please contact **us** in one of the ways described below.

The personal information **we** collect and use will include name, address, date of birth and financial information. If a claim is made **we** will also collect personal information about the claim from **you** and any relevant third parties. **We** may also need to ask for details relating to the health or any unspent offences or criminal convictions of **you** or somebody else covered under **your** policy. **We** recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, **we** will ask for consent to collect and use this information.

If **we** need **your** consent to use personal information, **we** will make this clear to **you** when **you** complete an application or submit a claim. If **you** give **us** consent to using personal information, **you** are free to withdraw this at any time by contacting **us** – refer to the “Contacting **us**” details below. Please note that if consent to use information is withdrawn **we** may not be able to continue to provide the policy or process claims and **we** may need to cancel the policy.

Of course, **you** don't have to provide **us** with any personal information, but if **you** don't provide the information **we** need **we** may not be able to proceed with **your** application or any claim **you** make.

Some of the information **we** collect as part of this application may be provided to **us** by a third party. This may include information already held about **you** within the Aviva group, including details from previous quotes and claims, information **we** obtain from publicly available records, **our** trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Searches

To ensure **we** have the necessary facts to assess **your** insurance risk, verify **your** identity, help prevent fraud and provide **you** with **our** best premium and payment options, **we** may need to obtain information relating to **you** at quotation, renewal and in certain circumstances where policy amendments are requested. **We** or **our** agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims,

The identity of **our** Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether **we** can provide insurance to **you** and on what terms, deal with claims or carry out fraud checks. In particular **we** use an automated underwriting engine to provide a quote for this product, using the information **we** have collected.

On-line information

When **you** visit one of **our** websites, **we** may record information about **your** computer or mobile device, including hardware and software used, general location, when and how **you** interact with **our** websites. This information is used to note **your** interest in **our** websites, improve customer journeys, determine pricing and/or offer **you** available discounts.

How we share your personal information with others

We may share **your** personal information:

- with the Aviva group, **our** agents and third parties who provide services to **us**, and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help **us** administer **our** products and services, with regulatory bodies and law enforcement bodies, including the police, e.g. if **we** are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use **your** data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep **your** data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations **we** share information with may be located outside of the European Economic Area (“EEA”). **We**’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect **your** privacy rights. For more information on this please see **our** Privacy Policy or contact **us**.

Marketing

We may use personal information **we** hold about **you** across the Aviva Group to help **us** identify and tailor products and services that may be of interest to **you**. **We** will do this in accordance with any marketing preferences **you** have provided to **us**. **We** may continue to

do this after **your** policy has ended.

If **you** wish to amend **your** marketing preferences please contact **us**:

By phone: 01603 622200 or +44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how **you** can change **your** preferences in MyAviva or view **your** choices for online advertising visit **our** full Privacy Policy at www.aviva.co.uk/privacypolicy

How long we keep your personal information for

We maintain a retention policy to ensure **we** only keep personal information for as long as **we** reasonably need it for the purposes explained in this notice. **We** need to keep information for the period necessary to administer **your** insurance and deal with claims and queries on **your** policy. **We** may also need to keep information after **our** relationship with **you** has ended, for example to ensure **we** have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where **we** are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to **your** personal information, including the right to request access to **your** personal information, correct any mistakes on **our** records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on **you**, and data portability. For more details in relation to **your** rights, including how to exercise them, please see **our** full privacy policy or contact **us** – refer to the “Contacting **us**” details below.

Contacting us

If **you** have any questions about how **we** use personal information, or if **you** want to exercise **your** rights stated above, please contact **our** Data Protection team by either emailing them at: dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

If **you** have a complaint or concern about how **we** use **your** personal information, please contact **us** in the first instance and **we** will attempt to resolve the issue as soon as possible. **You** also have the right to lodge a complaint with the Information Commissioners Office at any time.

For **pet** insurance Aviva Insurance Services UK Limited introduce to BDML Connect Ltd who arrange and administer the policy. BDML Connect Ltd is registered in England and Wales at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB (Registered No – 2785540). BDML Connect Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No 309140). **Pet** insurance is underwritten by Aviva Insurance Limited, Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. These details can be checked on the Financial Services Register at www.fca.org.uk or by calling the Financial Conduct Authority on 0800 111 6768, or the Prudential Regulation Authority on 020 7601 4444.