

wilko.com

PET INSURANCE

Policy Summary and Policy Wording Document for
Maximum Benefit and Lifetime Reinstatement Policies



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Certain words and phrases have special meanings in **your policy** documents. The way **we** use these words and phrases is explained in the Definitions section below, and any terms listed in that section will be highlighted throughout the **policy** documents in **bold** font.

Policy Summary

The information provided in this summary is not a complete explanation of the limits, terms, conditions and exclusions of **your** insurance coverage. For a full understanding of the cover given by **your policy**, kindly consult the **policy schedule**, the **policy** wording below, and the Insurance Product Information Document (IPID).

Type of Insurance

This **pet** insurance **policy** provides coverage for **veterinary** expenses related to **your pet** in the event of **injury** or **illness**. Please note that coverage under the Third Party Liability section is applicable to dogs only.

Name of Insurer

This insurance **policy** is underwritten by Cranbrook Underwriting Services, a division of Chesterfield Insurance Brokers Limited, for and on behalf of SCOR UK Company Limited.

Period of Cover

Your insurance **policy** is valid for a duration of 12 months from the **policy start date** given in **your policy schedule**. The **policy** operates on an annual basis and, in order to maintain continuous insurance protection under this **policy** for **your pet**, **you** must renew **your policy** each year.

Limits of Cover

Your policy provides cover only for the type of cover and sections of cover as shown on **your policy schedule**. The **policy** option that **you** have chosen is shown on **your policy schedule**.

The table below provides an overview of the key features and benefits of the **policy** coverage.

Cover Type (as stated on your Policy Schedule)	Classic Maximum Benefit ¹	Basic Lifetime Reinstatement ²	Premium Lifetime Reinstatement ²
Comprehensive Cover for Accidents or Illnesses			
Veterinary Fees (Combined Annual Limit)	£4,000	£5,000	£7,500
Cruciate Ligament Sub-Limit*	£1,500	£2,000	£2,000
Diagnostic Imaging Sub-Limit*	£1,000	£1,000	£1,500
*Neither the Cruciate Ligament Limit nor the Diagnostic Imaging Limit are in addition to the Combined Annual Limit, any claims against these sections will also form part of the Combined Annual Limit			
Third Party Liability cover (Dogs Only)	£1 million Aggregate Annual Limit		
Death from illness or injury or Loss Due to Theft or Straying ³	Purchase price up to £500	Purchase price up to £1,000	Purchase price up to £1,000
Advertising and reward	£500	£1,000	£1,000
Emergency Petcare costs	£500	£1,000	£1,000
Holiday cancellation costs	£750	£1,000	£1,500
Travelling abroad with your pet	Up to 1 Month	Up to 3 Months	Up to 3 Months
Veterinary Fees limits (including Sub-Limits) and Death benefits as above. Please note that there is no Third Party Liability coverage or Loss Due to Theft or Straying benefit while your pet is outside the United Kingdom			
Quarantine costs	£500	£750	£1,000
Loss of pet passport	£250	£250	£250
Emergency expenses abroad	£250	£500	£750

¹ A **Maximum Benefit policy** offers coverage for **veterinary treatment** costs up to a specified limit for each identifiable **condition**, if **you** renew **your policy** each year and pay **your** premiums on time. **Treatment** for any specific **condition** can continue until the original limit for **veterinary fees** is exhausted. Once the limit for **veterinary fees** is reached for a **condition**, claims for any further **treatment** costs related to that **condition** will no longer be covered.

² The **Lifetime Reinstatement policy** provides **veterinary treatment** costs coverage for the **treatment** of all covered **illnesses** and **injuries** up to a specified limit for each insurance period. As long as **you** renew **your policy** and pay **your** premiums on time the coverage limits will be reinstated at each renewal, and ongoing **conditions** will continue to be covered up to the limit in force at the time the **condition** began for each subsequent insurance period.

³ The coverage for death resulting from **illness** or **injury** will cease when **your** dog reaches 8 years of age or older, and for cats when they reach 10 years of age or older.

Significant Policy Conditions and Exclusions

Here is a list of the primary exclusions and limitations of the **policy** coverage. For more detailed information about these and other exclusions and limitations associated with **your policy**, please consult **your policy schedule**, the IPID and the **policy** wording document.

- **Your policy** does not provide coverage for **pre-existing conditions**. The definition of a **pre-existing condition** includes any **illnesses** that existed prior to the **policy start date** or began within 14 days of that date. Additionally, **injuries** that occurred before the **policy start date** or happened within 48 hours of that date are considered to be **pre-existing conditions** and are not covered. Please refer to Section 1 of the **Your Cover** section of the **policy** wording document under '**Veterinary Fees** - What is not covered under **your policy**?' for more details.
- Any claim under the Third Party Liability section of this **policy** if **your pet** is a breed registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (Amendment) Act 1997 and any subsequent acts or amendments, or any **crossbreed** dogs which have one of these breeds as a parent. In addition, the following breeds or any **crossbreed** dogs which have one of these breeds as a parent:

American Bulldog	Dogue de Bordeaux	Presa Canario
American Staffordshire Terrier	Grand Bleu de Gascoigne	Saarloos Wolfhound
Bandog	Irish Staffordshire Bull Terrier	Segugios Italiano
Boar Hound	Japanese Tosa	Shar Pei
Boerboel	Korean Jindo	Shetland Sheepdog
Bully Kutta	Lapponian Herder	Utonagan
Canary Dog	Leonberger	Wolf Dog
Cane Corso	Mexican Hairless (Standard)	Wolf Hybrid
Cirneco Dell Etna	Mexican Hairless (Intermediate)	XL Bully
Coton de Tulear	Mexican Hairless (Miniature)	
Czechoslovakian Wolfdog	Northern Inuit	
Dingo	Perro De Presa Canario	
Dogue Brasileros	Portuguese Podengo	

are excluded from coverage under the Third Party Liability section of this **policy**.

- Please notify **us** of **your** claim within 60 days from the onset of the condition in respect of which **your** claim is made. Please refer to point 1 under 'Claims Conditions - General' of the **policy** wording document for more information.
- In the event of **you** making a successful claim under the **policy**, **we** will not collect any **policy excesses** from **you**, except for Third Party Liability claims, where applicable, and will pay all other claims after deducting the amount of any **excess** from the claim settlement amount, as specified in more detail in **your policy schedule**.
- Deductions may include a **one-time excess** only or a combination of a **one-time excess** and a **percentage excess**, as specified in **your policy schedule**. The amount of any **excess** applicable will

depend on **your pet's** age or breed. The **one-time excess** is payable for each **condition** each **policy** year, and if applicable, the percentage **excess** is applied to all claimed amounts after deducting the one-time **excess**. For further clarification, please refer to the **policy schedule** and the '**Excess**' section under 'Definitions' of the **policy** wording document.

- In the event of **you** making a successful claim under this **policy** and **you** ask **us** to pay **your vet** directly, it is **your** responsibility to pay to **your vet** the difference between the claims settlement amount and the **Veterinary Fees** incurred by **you** for the **treatment** of **your pet**, whether such difference is incurred due to the application of the **policy excesses**, application of any exclusions under this **policy**, exhaustion of limits or otherwise. With respect to the reduction of the claims settlement amount due to the application of the **policy excesses**, **we** will tell **you** how much **we** have deducted from the claim settlement amount to cover the **policy excesses**, and **you** are responsible for paying this amount to **your vet**.
- Expenses associated with routine, preventative, and elective **treatments**, such as regular check-ups, vaccinations, spaying/neutering, grooming, as well as costs related to breeding, pregnancy, or delivery, are not covered. Please refer to point 8 under '**Veterinary Fees** - What is not covered under **your policy**?' of the **policy** wording document for more details.
- Coverage for dental **treatment** is limited to **accidents** only. Please refer to point 9 under '**Veterinary Fees** - What is not covered under **your policy**?' of the **policy** wording document for more information.
- The 'Death from **illness** or **injury**' benefit will cease when **your** dog reaches the age of 8, or for **your** cat when they reach the age of 10. Please refer to point 2 under 'Death from **Illness** or **Injury** - What is not covered under **your policy**?' of the **policy** wording document for additional details.

Important Information about Your Policy

Cooling-off and Policy Cancellation

You have the statutory right to cancel **your policy** coverage within 14 days of the **start date** of **your policy**. If **you** decide to cancel **your policy** during this **cooling-off** period, **we** will refund any payments **you** have made in full, as long as **you** have not made any claims. To initiate the cancellation process, please contact **us** on 0333 344 5418 or by email on insurance@wilko.com.

If **you** decide to cancel the **policy** after the initial 14-day period, **we** will refund the premium for the remaining **policy** period, as long as **you** have not submitted a claim. Please refer to page 36 for full details.

Making a Claim

If **you** need to make a claim, please contact **us** on 0345 646 2041, or by email on pet.claims@davies-group.com or on the claims portal at <https://WilkoPet.davies-group.com> and **we** will be able to assist **you** with **your** claim. Please refer to relevant 'How to make a claim' sections of the **policy** wording for full details.

Complaints

We are dedicated to delivering exceptional service to **our** customers. If **you** believe that **we** have not met **your** expectations, please reach out to **us** by sending an email to complaints.insurance@wilko.com or by calling **us** at 0333 344 5418 and **we** will do **our** utmost to resolve the issue.

In the event that **we** are unable to resolve **your** complaint, or if **you** remain dissatisfied with **our** service for any other reason, **you** have the option to escalate **your** complaint to the Financial Ombudsman Service. For

a comprehensive understanding of **our** complaints procedure, please refer to the **policy** wording document, which contains detailed information. Please refer to page 38 for full details.

Financial Services Compensation Scheme (FSCS)

In the event that **we** are unable to fulfil **our** obligations to **our** policyholders, **you** may have the right to seek compensation through the Financial Services Compensation Scheme (FSCS). For more details about the scheme, **you** can visit the FSCS website at www.fscs.org.uk or contact them on 0800 678 1100.

Statement of Demands and Needs

We strongly recommend that **you** carefully read **your policy** documentation in its entirety to ensure that the coverage provided aligns with **your** specific requirements.

We have designed this product to fulfil the demands and needs of dog or cat owners seeking comprehensive coverage for their **pet's veterinary** costs throughout the **policy** period, and for dog owners seeking protection from financial loss if they are found to be legally liable for **injury** or damage caused by their dog to somebody else.

Law and Language Applicable to Contract

This insurance will be governed by the Law of England and Wales, **you** and **we** agree to submit to the exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction). The language and all communication with **you** will be in English.

Important Information You Have Given Us

Your policy is based on all the information **you** have given **us**, about **you** and **your pet**, being accurate and correct.

It is important to let **us** know as soon as possible if **your** circumstances change (for example, if **you** move house) so we can make the change to **your pet's policy** to ensure **you** are accurately covered. The Consumer Insurance (Disclosure and Representations) Act 2012 says that, if **you** don't let **us** know about any changes to **your** circumstances, and provide **us** with full and accurate information it can result in a claim not being paid or affect the cover **we** provide. Some changes made to **your policy** may affect **your policy** premium.

Policy Wording Document

The **policy** wording presented here constitutes an integral part of **your policy** documentation, along with the **policy schedule** and the IPID.

Definitions

Throughout **your policy** documentation, certain words in bold have a particular meaning wherever they appear. **We** have defined these words in this section and they retain the same meaning across all the **policy** documentation, unless stated otherwise. Unless the context requires a different meaning, the singular includes the plural and the plural the singular; and the masculine, feminine or neuter includes the masculine, feminine and neuter.

Abroad	Member states of the European Union, plus the Channel Islands and the Isle of Man.
Accident	An unforeseen and unintentional incident occurring within the insurance coverage period, resulting in bodily injury or death to your pet .
Bilateral Condition	A condition that is highly likely to impact body parts of which your pet has at least two, for example ears, eyes, front legs, back legs, or feet, as well as cruciate ligaments, hips, shoulders, and elbows.
Claims Administrator	Wilko entrusts the handling of your pet Insurance claim to our claims administration partner Davies Group Limited.
Cooling-Off	Your statutory entitlement to cancel this policy within the first 14 days of the start date of your policy . If you choose to cancel your policy during this period you will receive a full refund of all premiums paid, unless you have made a claim.
Complementary Medicine	Refers to acupuncture, behavioural therapy, chiropractic treatment , herbal medicine, homeopathy, hydrotherapy, physiotherapy, and osteopathy, as recommended by your veterinarian .
Complementary Medicine Therapist	Refers to a therapist who holds certification as a Certified Clinical Animal Behaviourist (CCAB), or; a registered member of one or more of the following associations and organisations: <ul style="list-style-type: none"> ▪ Association of Chartered Physiotherapists in Animal Therapy (ACPAT) ▪ Association of Pet Behaviour Counsellors (APBC) ▪ Canine and Feline Behaviour Association (CFBA) ▪ Canine Hydrotherapy Association (CHA) ▪ Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) ▪ International Association of Animal Therapists (IAAT) ▪ International Vet Chiropractic Association (IVCA) ▪ McTimony Chiropractic Association ▪ National Association of Registered Canine Hydrotherapists (NARCH) ▪ National Association of Veterinary Physiotherapists (NAVPP)

Condition	<p>Refers to any clearly identifiable illness or injury or its symptoms, regardless of whether it leads to a formal diagnosis. Repeated or persistent conditions will be treated as a single condition. Conditions can be classified as either:</p> <ol style="list-style-type: none"> Symptoms leading to the same diagnosis (irrespective of the number of incidents or affected body areas), linked in any manner to the initial claim, and to which your pet has an ongoing predisposition or susceptibility; or, Health problems that are incurable and expected to persist throughout your pet's life.
Crossbreed	<p>A dog whose parents are of two different breeds, or a mixture of several breeds.</p>
Excess	<p>Refers to the amount of money you must pay for each separate condition when you make a claim under the policy. The applicable excess amounts are outlined in your policy schedule and will be deducted for each separate condition from the claims settlement (except in the case of Third Party Liability claims where the excess will be collected by us from you before the claim proceeds). There are three types of excess as shown on your policy schedule:</p> <ul style="list-style-type: none"> One-Time Excess Only: The amount of money you will pay towards a claim against any part of your policy in each policy year. One-Time Excess and Percentage Excess: The one-time excess will be deducted as in the previous section. After deducting this fixed amount, the percentage excess is applied to the remaining costs. Third Party Liability Excess: The amount of money you will pay towards a claim against the Third Party Liability section of your policy. The Third Party Liability excess will be collected by us from you before the claim proceeds.
House call	<p>A consultation performed by a vet or other veterinary care professional at the place your pet is, instead of the pet visiting the veterinary clinic or hospital.</p>
Immediate Family	<p>Your spouse or other life partner, child, parent, grandparent, grandchild or sibling, or a child, parent, grandparent, grandchild or sibling of your spouse or other life partner (spouse and other life partner includes any former spouse or former life partner, as applicable).</p>

Illness

Refers to any disease, sickness, or change from **your pet's** normal healthy **condition** or behaviour that is not a result of an **injury**, as well as any defect or abnormality, whether present since birth or inherited from **your pet's** parents.

Illness in the first 14 days means:

- Any **illness** that first shows **symptoms** during the first 14 days from the **start date** of **your policy** as shown in **your policy schedule** regardless of its location or appearance on **your pet's** body.
- Any **illness** caused by, related to, or resulting from a previous **illness** or **symptom your pet** had during the first 14 days from the **start date** of **your policy** as shown in **your policy schedule** regardless of its location or appearance on **your pet's** body.
- Any **illness** presenting the same diagnosis or **symptoms** as a previous **illness** or **symptom your pet** had during the first 14 days from the **start date** of **your policy** as shown in **your policy schedule** regardless of its location or appearance on **your pet's** body.

Illnesses in the first 14 days are not covered by **your policy**, regardless of where the **illness** or its **symptoms** appear, are noticed, or manifest in or on **your pet's** body (This exclusion is not applicable to renewal policies).

Infectious or Communicable Disease

Any disease, pandemic, or epidemic, caused by:

- Viruses
- Bacteria
- Parasites
- Other organisms or infectious material
- Any mutation or variation of the aforementioned agents

These disease agents can be:

- Living or dead
- Naturally occurring or artificially created
- Officially declared as an epidemic or pandemic or not
- Transmitted through any direct or indirect means, whether the carrier is showing **symptoms** (symptomatic) or not (asymptomatic).

Injury	<p>Refers to any physical damage or trauma that occurs to your pet as the result of an accident.</p> <p>The term injury in the first 48 hours means:</p> <ul style="list-style-type: none"> Any injury that occurred to your pet during the initial 48-hour period from the start date of your policy as shown in your policy schedule regardless of its location or appearance on your pet's body. Any injury caused by, related to, or resulting from a previous injury your pet experienced during the initial 48-hour period from the start date of your policy as shown in your policy schedule regardless of its location or appearance on your pet's body. Any injury presenting the same diagnosis or symptoms as a previous injury or symptom your pet had during the initial 48-hour period from the start date of your policy as shown in your policy schedule regardless of its location or appearance on your pet's body. <p>An injury in the first 48 hours is not covered by your policy, regardless of where the injury or its symptoms appear, are noticed, or manifest in or on your pet's body (This exclusion is not applicable to renewal policies).</p>
Lifetime Reinstatement Cover	<p>A Lifetime Reinstatement policy offers comprehensive coverage for the costs of veterinary treatment for your pet during each period of insurance, up to the limit specified in your policy schedule as the Lifetime Reinstatement Limit.</p> <p>As long as you continue to renew your policy with us and pay your premiums on time, the coverage reinstates at each renewal, and ongoing conditions will remain covered up to the limit outlined in your policy schedule as Lifetime Reinstatement Limit for each subsequent period of insurance.</p>
Market Value	<p>Represents the average or representative cost of acquiring an animal of the same age, breed or pedigree, and sex as your pet at the time you purchased or otherwise acquired them.</p>

Maximum Benefit Cover	<p>Maximum Benefit policies offer comprehensive veterinary fee coverage, up to the limit specified in your policy schedule as the Maximum Benefit Limit, for each distinct and identifiable illness or injury to your pet.</p> <p>Continued coverage is subject to the timely payment of premiums and continued policy renewal with us on each anniversary.</p> <p>We will continue to accept claims for treatment costs for each specific condition, as long as you renew your policy each year, until the benefit limit specified in your policy schedule has been reached. Once the benefit limit is exhausted, any further claims for treatment costs of that condition will no longer be covered by your policy.</p>
Out-of-Hours	Taking place during the period of the day in which business is not usually conducted.
Period of Insurance	Refers to the duration for which we offer the coverage specified in the policy schedule , based on the accepted premiums. Typically, this period lasts for 12 months, but it may be shorter if your policy is cancelled. Each policy renewal marks the beginning of a new period of insurance .
Pet	The dog or cat named or otherwise identified in the policy schedule .
Pet Passport	Refers to your pet's pet passport or animal health certificate, as appropriate.
Policy	Means this policy wording document the Insurance Product Information Document (IPID) and your most recent policy schedule , which, taken together form the entirety of the agreement between us .
Policy Schedule	The document provided by us , containing essential details about you, your pet , and the policy limits and excesses applicable to the insurance coverage you have bought from us .

Pre-existing Condition

A **pre-existing condition** is decided by **your pet's** medical record. So, when **you** make a claim, **your insurer** will usually ask **your vet** for these. Any diagnoses or signs of an **illness** noted before **your policy start date** would be seen as a **pre-existing condition**.

This term refers to any **condition** that:

- Occurred or first displayed **symptoms** before the **start date** of **your policy** as shown in **your policy schedule**.
- Shares the same diagnosis or **symptoms** as an **injury, illness**, or previous **symptoms your pet** had before the **start date** of **your policy**.
- Is caused by, related to, or results from an **injury, illness**, or previous **symptom your pet** experienced before the **start date** of **your policy**.
- Existing physical abnormalities.
- Existing **illnesses, injuries** or physical abnormalities which lead to other health issues.
- **Illnesses** or **injuries** medically linked to existing **illnesses, injuries** or physical abnormalities.

A **pre-existing condition** is not covered by **your policy**, regardless of where the **illness** or its **symptoms** appear, are noticed, or manifest in or on **your pet's** body.

Prescription Diet

A specially formulated pet food that **your veterinarian** will prescribe to help treat a specific **condition** in **your pet**.

Start date

The date on which **you** first purchased **your policy**, as shown in **your policy schedule**.

Symptom

A sign or indication of a disorder or disease, such as pain, nausea or weakness.

Terrorism

Terrorism is defined in United Kingdom law as the use or threat of action, both in and outside of the United Kingdom, designed to influence any international government organisation or to intimidate the public and for the purpose of advancing a political, religious, racial or ideological cause.

Treatment	Treatment comprises services rendered by a veterinary practice, encompassing consultations, examinations, and professional advice; diagnostic testing and imaging; surgical interventions; prescribed drugs and medications; nursing care; as well as any hospitalisation overseen or directed by a qualified veterinarian .
Unattended	Refers to any situation in which your pet is left alone or when you are unable to supervise or control its behaviour.
UK	The United Kingdom of Great Britain and Northern Ireland, comprising England, Northern Ireland, Scotland and Wales, but excluding the Channel Islands and the Isle of Man.
Vet/Veterinarian	<ul style="list-style-type: none"> a. In the United Kingdom, these terms refer to a fully qualified veterinary practitioner currently registered with the Royal College of Veterinary Surgeons, or a member of the veterinary practice who acts under the direction of the fully qualified veterinary practitioner, when providing treatment. b. For veterinary treatment received outside the United Kingdom, these terms pertain to a fully qualified veterinary practitioner registered by the recognised licensing authority in the country where the treatment is carried out.
Vet Fees/Veterinary Fees	The fees and charges for the treatment of a condition , including fees charged by your vet .
We/Us/Our	These terms refer to the providers of your policy : CDS (Superstores International) Limited trading as Wilko, Best Risk Management & Financial Service Limited, Davies Group Limited and / or Cranbrook Underwriting Services, a division of Chesterfield Insurance Brokers Limited, 1 Minster Court 5th Floor, Mincing Lane, London EC3R 7AA, for and on behalf of the Insurer SCOR UK Company Limited.
You/Your/Yourself	The person named in the policy schedule who is the owner and custodian of the insured pet .

General Conditions

To ensure that **you** have the full protection of **your policy**, it is essential to adhere to the following conditions. These are the conditions of the insurance that **you** need to meet as **your** part of this contract. If **you** do not meet these conditions, **we** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **your policy** may not be valid.

You, Your Policy, and Renewal

You agree that **you** are:

- A resident of the United Kingdom and the legal owner and custodian of the **pet** named or identified in the **policy schedule**;
- Keeping **your pet** at the address **you** have provided within the **UK**, unless temporarily **abroad** at a holiday residence;
- Are at least 18 years of age at the **start date** of **your policy** noted in the **policy schedule**;

In addition, **you** agree:

- To as soon as possible notify **us** of any significant changes to **your** circumstances, such as a change of address, name, etc. Failure to notify **us** of any changes may lead to claim processing delays, and if the change affects **your** annual premium, **we** will adjust the amount **you** pay, recalculated from the date the change happened;;
- That when **your policy** is up for renewal, **we** will tell **you** before **your** renewal date of any changes so **you** can consider whether **your policy** still meets **your** needs.
- That upon reaching the end of the insurance period, **your policy** will automatically renew, unless **you** inform **us** that **you** do not wish to continue. **We** will inform **you** of the impending renewal and any **policy** or premium changes in good time for **you** to make a decision.
- That **we** may see all the records that any **vet** has about **your pet** and **we** may give information about **your pet** insurance **policy** to any **vet** who has either treated **your pet** or is about to treat **your pet**.

Your Pet

You must ensure that **your pet** is up to date with its vaccination requirements as advised by **your veterinarian**. For dogs, this should include distemper, hepatitis, leptospirosis, and parvovirus, while cats should be vaccinated against feline infectious enteritis, feline influenza, and feline leukaemia, however the exact list of vaccinations should be obtained from your **vet**.

Vaccinations must be administered under **veterinary** supervision. Homeopathic nosodes are not valid vaccinations. If **your pet** is not vaccinated, **you** acknowledge that claims for **veterinary treatment** costs for any **illnesses** that such vaccinations/boosters are intended to prevent will not be covered under this insurance **policy**.

You must take proper care of **your pet** and maintain its health to prevent **illness, injury**, or death. Additionally, **you** are responsible for arranging and covering the cost of a yearly health check for **your pet**, which should include a dental examination and vaccinations.

You must ensure that any **treatments** recommended by **your vet** are promptly administered to prevent or mitigate the risk of **illness** or **injury**. Failure to fulfil these responsibilities may lead to the option of cancelling the **policy**, refusal to process **your** claim, or a reduction in the claim payment amount.

General Exclusions

The following exclusions apply to the whole of the **policy**.

We won't cover:

- Any **pet** not named or otherwise identified in the **policy schedule**.
- Any **pet** that was under 8 weeks of age at the start of the **policy**, or over 8 years of age for dogs or over 10 years of age for cats at the **start date** of the first **period of insurance** of this **policy** (this maximum age restriction does not apply to any renewed policies).
- Any **pre-existing conditions**, regardless of where the **illness** or **symptoms** appear, are noticed, or manifest in or on **your pet's** body.
- Any **illnesses in the first 14 days**, regardless of where the **illness** or its **symptoms** appear, are noticed, or manifest in or on **your pet's** body (not applicable to renewal policies).
- Any **injuries in the first 48 hours**, regardless of where the **injury** or its **symptoms** appear, are noticed, or manifest in or on **your pet's** body (not applicable to renewal policies).
- Any incident occurring outside the territorial limits of the **UK** (these limits are extended by the Travelling **Abroad** with **your Pet** section while **you** are temporarily **abroad** with **your pet**.)
- Any claims arising from war, invasion, foreign enemy actions, hostilities (declared or undeclared), civil war, rebellion, revolution, insurrection, military, usurped power or **terrorism**, and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **terrorism**.
- Any claims related to ionizing radiations or radioactivity contamination from nuclear fuel or nuclear waste resulting from nuclear fuel combustion.
- Any claims arising from the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or nuclear component.
- Any claims arising from intentional slaughter ordered by a Government, Local Authority, or any competent jurisdictional entity, except in cases of humane destruction to alleviate **your pet's** incurable and inhumane suffering.

- Any claim under the Third Party Liability section of this **policy**, where applicable, if **your pet** is a breed 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 any **crossbreed** dogs which have one of these breeds as a parent. In addition, the following breeds or any **crossbreed** dogs which have one of these breeds as a parent:

American Bulldog	Dogue de Bordeaux	Saarloos Wolfhound
American Staffordshire Terrier	Grand Bleu de Gascoigne	Segugios Italiano
Bandog	Irish Staffordshire Bull Terrier	Shar Pei
Boar Hound	Korean Jindo	Shetland Sheepdog
Boerboel	Lapponian Herder	Utonagan
Bully Kutta	Leonberger	Wolf Dog
Canary Dog	Mexican Hairless (Standard)	Wolf Hybrid
Cane Corso	Mexican Hairless (Intermediate)	XL Bully
Cirneco Dell Etna	Mexican Hairless (Miniature)	
Coton de Tulear	Northern Inuit	
Czechoslovakian Wolfdog	Perro De Presa Canario	
Dingo	Portuguese Podengo	
Dogue Brasileros	Presa Canario	

are excluded from coverage under the Third Party Liability section of this **policy**.

- Any claims arising from any **pet** known to display aggressive tendencies or having been trained to attack, or developing such tendencies or receiving such training during the **policy** period.
- Any claims resulting from malicious or wilful **injury**, or gross negligence to **your pet** caused by **you, your** agents, employees, or **immediate family** members.
- Any claims resulting from **illness** or **injury** as a result of the administration of medication not prescribed or recommended by a **veterinarian**.
- Any claim for post mortem examination expenses.
- Any claims involving **pre-existing conditions**, or **illnesses in the first 14 days**, or **injuries in the first 48 hours** (excluding renewed policies).
- Claims arising from the use of **your pet** as a working dog, including, but not limited to: commercial security purposes, racing, coursing, or commercial breeding.
- Claims resulting from any infringement of **UK** animal health and importation legislation.

Claims Conditions

We entrust the handling of **your** claim to **our** partner **claims administrator**, but **we** remain completely involved in the process of all **our** claims to ensure that **you** receive a professional service and are treated with compassion and understanding at an emotionally stressful time.

General Claims Conditions

Failure to adhere to the claims conditions listed here may result in **us** refusing to process **your** claim.

- In the event of a potential claim under any section of this insurance **you** must as soon as possible notify **us**, and at most within 60 days from the date of the incident (or the date **you** became aware of the incident) that could potentially lead to a claim. The contact details for the Claims Helpline are provided on **your policy schedule**. (Please be aware that **we** may monitor and/or record telephone calls for staff training and quality control purposes).
- Claims will not be pre-authorised. Complete claim information detailing all **treatment** received and supported by all relevant documentation, must be submitted to **us** for consideration. Incomplete claim information may cause a delay in assessment.
- Following **our** acceptance of a claim, **we** have the right to act in **your** name and pursue any necessary actions against third parties to recover any payments **we** made under this **policy**, for **our** own benefit and at **our** own expense.
- If the liability covered by this **policy** is also covered by another insurance **policy**, **we** will only pay **our** proportionate share of the claim cost. **You** must inform **us** of the other insurance company's name and provide the **policy** number when making a claim.
- All claims documentation must be provided in English, and any costs for translation will be **your** responsibility.

Fraudulent claims

- If **you**, or any one acting for **you**, make a fraudulent claim under this insurance contract, **we**:
 - (a) Are not liable to pay the claim; and
 - (b) May recover from **you** any sums paid by **us** to **you** in respect of the claim; and
 - (c) May by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.
- If **we** exercise **our** rights under clause 1 (c) above:
 - **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - **We** need not return any of the premiums paid.

Claims for Veterinary Fees

- Claims for **treatment** costs will only be accepted if accompanied by complete claims documentation signed by **your veterinarian**.
- If **you** are claiming for a medicine purchased online, **you** must provide the receipt along with a copy of **your vet's** prescription.
- By accepting the **policy** terms, **you** grant **us** permission to obtain relevant information regarding **your** claim directly from **your vet**, any previous **vet**, specialist, or other relevant third parties. If **you** incur charges for this, **you** will be responsible for covering the cost.
- **You** are responsible for ensuring that **vets** or specialists are paid within their specified terms of business. **We** will not cover any additional charges added to **your** bill for late payment or any credit charges.
- If **you** are a **vet** treating **your** own **pet**, the **treatment** protocol must be endorsed by another **vet** to confirm the **treatment** provided. The same applies if **you** are a **veterinary** nurse or an employee of a **veterinary** practice; **you** cannot complete **your** own claim.
- If **you** are dissatisfied with the **treatment** received from **your vet** and seek a second opinion from another **vet**, **you** must inform **us** before arranging the appointment if **you** wish to claim the fees for such additional opinion under this **policy**. **We** will only agree to a second opinion if it is deemed to be in **your pet's** best interest on health grounds.
- If **you** participate in any **pet** health scheme with **your vet** that offers a discount or receive any other form of discount, it must be shown on the invoice, and the discount should be passed on to **us**.
- In case of any disagreement between **your vet** and **us**, an independent **vet**, agreed upon by both parties, will be appointed as an arbiter, and their decision will be binding for both sides.
- If the fees charged by **your veterinarian** exceed the typical charges of a general or referral veterinary practice in **your** geographic location, **we** reserve the right to request a second opinion from a **vet** of **our** choice. If that **vet** disagrees with the fees charged, **we** may either decline **your** claim or only pay the average fees charged by **vets** in **your** location.

Your Cover

Your policy provides cover only for the sections of cover as shown on **your policy schedule**. The **policy** option that **you** have chosen is shown on **your policy schedule**.

Section 1: Veterinary Fees

What is covered under Your policy?

Coverage is provided up to the relevant limit specified on **your policy schedule**.

- For **Maximum Benefit** policies, valid claims for the cost of **treatment** of an **illness** or **injury**, either provided by **your veterinarian** or recommended by them, will be accepted up to the limit detailed on **your policy schedule** for each specifically identifiable **illness** or **injury**. This coverage is subject to **policy** renewal each year and timely payment of premiums. Claims for **treatment** costs for any specifically identifiable **illness** or **injury** can continue until the per **condition** limit has been exhausted. Once the per **condition** limit has been reached, claims for **treatment** costs for that **illness** or **injury** will no longer be paid.
- For **Lifetime Reinstatement policies**, valid claims for the cost of **treatment** of an **illness** or **injury**, either provided by **your veterinarian** or recommended by them, will be accepted up to the per **condition** limit outlined on **your policy schedule** for each specifically identifiable **illness** or **injury**. As long as **you** continue to renew **your policy** with **us** and pay the premiums on time, the coverage limit will be reinstated at each renewal, and ongoing **conditions** will remain covered up to the specified limit for **treatment** of all **injuries** and **illnesses** for the subsequent insurance period. Claims for **treatment** costs for any specifically identifiable **illness** or **injury** can continue until the limit has been exhausted within the **period of insurance**.

Once the limit has been reached, the claims for **treatment** costs for that **illness** or **injury** will no longer be paid in that **policy** year.

An aggregate annual limit also applies to **Lifetime Reinstatement policies**. This limit is stated in **your policy schedule**, and valid claims for the cost of **treatment** of an **illness** or **injury**, either provided by **your veterinarian** or recommended by them, will be accepted up to the aggregate limit. As long as **you** continue to renew **your policy** with **us** and pay the premiums in a timely manner, the aggregate annual coverage limit is reinstated at each renewal, and ongoing conditions will remain covered up to the specified limit for **treatment** of all **injuries** and **illnesses** for the subsequent insurance period, subject to the **Lifetime Reinstatement limit** as specified in **your policy schedule** as applicable to the specifically identifiable **illness** or **injury**.

- Coverage under this section includes the following, which contribute to the overall limit for each specifically identifiable **illness** or **injury** for **veterinary fees** and are subject to the same fixed **excess** and percentage **excess** (if applicable):
 - **Complementary medicine** fees where such **complementary medicine treatment** has been recommended by the **vet** and is administered by a qualified **vet**, a member of the practice of a qualified **vet**, or a **complementary medicine therapist**, up to the limit indicated on **your policy schedule**. This includes hydrotherapy coverage, for up to 10 sessions per **illness** or **injury**. Additionally, it covers the cost of pheromone products for a maximum of six months from the start of the recommended **treatment** for a behavioural issue caused by a physical problem.
 - **Bilateral conditions** can occur at different times but, under the terms of this **policy**, any **treatment** related to a **bilateral condition** will be handled as a single **condition** for the purposes of benefit limits and the application of **excesses**, regardless of when the **treatment** took place.
 - **Treatment** for cruciate ligament disorders, up to the limit specified on **your policy schedule**. Please refer to **your policy** definitions for the explanation of **bilateral disorders**.
 - Dental **treatment** as a direct consequence of an **accident**, up to the limit indicated on **your policy schedule**.
 - Diagnostic imaging and associated costs, up to the limit specified on **your policy schedule**.
 - **Prescription diet** food required to dissolve urinary crystals, covered up to the limits shown on **your policy schedule**.
 - The cost of euthanasia in cases of humane destruction to alleviate incurable and inhumane suffering, up to the limit shown on **your policy schedule**.

What is not covered under your policy?

- The **policy excess** (whether one-time **excess** and/or percentage **excess**) as shown on **your policy schedule**.
- Any claim for the **treatment** costs associated with a **pre-existing condition** or for any **illness in the first 14 days**, or for any **injury in the first 48 hours** (this exclusion does not apply to renewed policies).
- Any claim for **veterinary treatment** costs that exceed the **policy** limits shown on **your policy schedule**.
- Any claim for any costs that **you** incur after the **policy** expiration date.
- Any claim for expenses associated with preventive and elective **treatments**, including any complications or secondary procedures resulting from, but not restricted to, the subsequent:
 - Regular examinations and vaccinations
 - Spaying and castration for non-health purposes
 - Claw clipping, de-matting, grooming, and other routine health maintenance procedures

- Dew claw removal
- Routine anal gland expression
- Ear plucking
- Flea and worm control
- Routine blood and urine tests unrelated to anaesthesia or sedation
- Breeding, pregnancy, or giving birth
- Any claim for dental **treatment**, except dental **treatment** made necessary by an **accident**.
- Any claim for any form of **complementary medicine** that is not prescribed by **your vet** and not administered by a qualified **vet**, a member of the practice of a qualified **vet**, or a **complementary medicine therapist**.
- Any claim for the cost of behavioural therapy, unless the behavioural therapy is necessary due to a behavioural problem that arises as the direct result of an **injury** or **illness** that occurred during the **period of insurance**.
- Any claim for the cost of training classes.
- Any claim for the cost of **your pet's** regular food.
- Any claim for the cost of **prescription diet** food for the **treatment** of **your pet's** obesity.
- Any claim for charges for **out-of-hours veterinary** consultation, diagnostic procedures or **treatment** above the standard rate charged for in-hours consultation, diagnostic procedures or **treatment** for **your pet**, no matter what **your** personal circumstances may be, unless **your vet** confirms that the emergency consultation was essential to **your pet's** health.
- Any claim for the expenses associated with hospitalisation for purposes other than essential **veterinary** care.
- Any claim for the cost of a **house call** by **your vet** (including **your vet's** travel expenses) under any circumstances, unless **your vet** confirms that transporting **your pet** for **treatment** would have jeopardised its life or the claim relates to charges for **house calls** from mobile **vet** clinics, where such charges are equivalent to standard in-clinic consultation prices in **your** local area.
- Any claim for the cost of a **pet** ambulance or other transport for **your pet** under any circumstances, unless **your vet** confirms that this method of transportation was essential to **your pet's** health.
- Any claim for **treatment** costs from **illnesses** or complications arising from **illnesses** that would not have occurred, or for which the severity would have been mitigated, had **your pet** been up to date with its vaccination requirements as advised by **your veterinarian**.
- Any claim for the costs associated with organ transplantation procedures.
- Any claim for the costs associated with the manufacture, fitting or maintenance of prostheses.
- Any claim for charges in respect of euthanasia, unless **your vet** confirms that the procedure was

necessary to alleviate incurable and inhumane suffering.

- Any claim for charges for the disposal, cremation or burial of **your pet**.
- Any claim for expenses related to the hiring or purchase of machinery or equipment, including but not limited to: any type of housing or bedding required for the **treatment** or overall well-being of **your pet**, such as cages or carts, protective and surgical recovery clothing or collars, slings or harnesses.
- Any claim for the administration of **your** claim, for example, for **your vet** to complete a claim form or for postage and packaging or courier fees or other administration work.
- Any claim for the costs associated with a 'notifiable' disease, e.g. Rabies, Avian influenza.

Special conditions relating to claims under this section

How to make a claim:

If **you** think that **your pet** might be injured or unwell, before heading to the **vet**, **you** may want to contact **our** Veterinary Helpline on 0344 264 5322.

Although **our** 24/7 **veterinary** advice line is not intended to replace a consultation with **your vet**, getting in touch with the helpline beforehand could help **you** and **your pet** avoid a stressful and unnecessary trip to the **vet**.

- If **your pet** becomes ill or suffers an **injury**, **you** can make a claim for the **treatment** costs online through the Claims Portal on **our** website <https://WilkoPet.davies-group.com>, or by email on pet.claims@davies-group.com or by using the Claims Helpline number 0345 646 2048 (this contact information is also provided on **your policy schedule**).
- There are no paper claim forms to complete, just give **us your vet's** contact information and **we** will contact them for the information **we** need.

Section 2: Death of Your pet

Your policy provides cover only for the sections of cover as shown on **your policy schedule**.

What is covered under your policy?

Subject to the exclusions listed below, in the event that **your pet** passes away, or has to be put to sleep to alleviate their incurable and inhumane suffering, **we** will pay the purchase price **you** declared, as shown on **your policy schedule**. If **you** cannot locate **your** purchase receipt or obtain a copy, **we** will pay the **market value** at the time of **your pet's** purchase, up to the limit as shown on **your policy schedule**.

What is not covered under your policy?

- Any amount if the death of **your pet** results from a **pre-existing condition**, or **illness in the first 14 days**, or **injury in the first 48 hours** (this exclusion is not applicable to renewed policies).
- Any amount if the death of **your pet** occurs when **your dog** is 8 years old or older, or 10 years of age or older for cats.
- Any amount if **your pet** is euthanised for complications of an excluded **condition** (e.g. breeding or pregnancy).
- Any amount if **your pet** is euthanised, except in the case where **your vet** certifies that the procedure was necessary to alleviate incurable and inhumane suffering to **your pet**.

Special conditions relating to claims under this section

How to make a claim:

- **You** must notify **us** as soon as possible after **your pet's** death through the Claims Portal on **our** website <https://WilkoPet.davies-group.com>, or by email on pet.claims@davies-group.com or by using the Claims Helpline number 0345 646 2048 (this contact information is also provided on **your policy schedule**).
- To complete the process, please ensure **you** have the purchase receipt from the time **you** acquired **your pet**. If **your pet** is a pedigree, kindly provide the original pedigree certificate as well.
- **We** will also need **your vet's** contact information, and **we** will contact them to complete the claim.
- For further details, please refer to the Claims Conditions on page 18 of **your policy** wording document.

Section 3: Third Party Liability Cover (Cover applies to dogs only and in the UK only)

Your policy provides cover only for the sections of cover as shown on **your policy schedule**.

Important: This coverage will not apply if **you** are already insured under any other home contents or liability **policy**, unless the coverage provided by that **policy** has been fully exhausted.

In the event of a claim being made against **you**, it is essential that **you** inform **us** about any other insurance **policies you** hold.

We will get in touch with **your** other insurers to determine which party will handle **your** claim and **our** liability for compensation, costs, and expenses, based on the coverage provided by each relevant **policy**.

What is covered under your policy?

If, as the result of an incident occurring during the **policy** year, **you** are held to be legally liable for **your pet** accidentally causing bodily **injury** or death to another person, or if **you** are held to be legally liable for **your pet** accidentally damaging another person's property, **we** provide coverage up to the limit stated in **your policy schedule** for the following:

1. Compensation and legal costs awarded by a court for the accidental bodily **injury**, death, or property damage of the affected individual.
2. Legal costs incurred while defending a claim related to the incident.

In a case where multiple individuals are injured, are killed, or have their property damaged, **we** will continue to pay compensation and legal costs awarded by a court, as well as the legal costs for defending a claim, until the **maximum benefit** limit stated in **your policy schedule** is reached.

If someone else is taking care of **your pet** when the accidental bodily **injury**, death, or property damage occurs, **we** will still provide coverage under the following conditions:

1. **You** have asked them to look after **your pet**;
2. **You** did not enter into a paid agreement for them to care for **your pet**;
3. The accidental bodily **injury**, death, or damage did not affect them, their **immediate family**, or their property;
4. **You** were not aware of any previous incidents where **your pet** caused any **injury**, death, or property damage to others.

What is not covered under your policy?

- The **third party liability excess**, which is collected on a per-incident basis and detailed in **your policy**

schedule.

- Any claim if **you** were aware that **your pet** had previously displayed any vicious or aggressive behaviour towards any human beings or to other animals.
- Any claim under the Third Party Liability section of this **policy** if **your pet** is a breed 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 is crossed with one of these breeds. In addition, the following breeds or any **crossbreed** dogs which have any of these breeds as a parent:

American Bulldog	Dogue de Bordeaux	Saarloos Wolfhound
American Staffordshire Terrier	Grand Bleu de Gascoigne	Segugios Italiano
Bandog	Irish Staffordshire Bull Terrier	Shar Pei
Boar Hound	Korean Jindo	Shetland Sheepdog
Boerboel	Lapponian Herder	Utonagan
Bully Kutta	Leonberger	Wolf Dog
Canary Dog	Mexican Hairless (Standard)	Wolf Hybrid
Cane Corso	Mexican Hairless (Intermedi- ate)	XL Bully
Cirneco Dell Etna	Mexican Hairless (Miniature)	
Coton de Tulear	Northern Inuit	
Czechoslovakian Wolfdog	Perro De Presa Canario	
Dingo	Portuguese Podengo	
Dogue Brasileros	Presa Canario	

are excluded from coverage under this section.

- Compensation or legal costs if the injured person, person who has died or owner of the damaged property is: (a) **you** or part of **your immediate family**; (b) someone who lives in **your** home; (c) someone who works for or with **you**; or (d) was looking after **your pet** with **your** permission;
- If (a) **you** or part of **your immediate family**; (b) or someone who lives in **your** home; (c) someone who works for or with **you**; or (d) was looking after **your pet** with **your** permission is looking after the damaged property or holding it in trust;
- For any claim if **you** are held to be legally responsible for the **injury**, death or damage only because of an agreement or contract **you** have entered into;
- For any claim arising as a result of **your**, or anyone in **your immediate family's** profession, occupation or business, or resulting from any incident that happens at **your** or anyone in **your immediate family's** place of work;
- Any claim for accidental bodily **injury** or disease contracted by any person who is under a contract

of service or apprenticeship with **you** when such **injury** or disease arises out of and in the course of employment by **you**;

- For any claim occurring on premises licensed for the sale of alcohol where **your pet** lives or is kept;
- For any claim occurring as a result of **your pet** competing in any type of competition, including but not limited to field trials, dog shows or breeder's competitions;
- For any claim arising outside the territories of the United Kingdom of Great Britain and Northern Ireland, the Channel Islands or the Isle of Man;
- Any fines or penalties from criminal proceedings; or any amount a court requires **you** to pay, to punish **you** or try to stop the same circumstances that led to an incident happening again or because **you** have caused someone distress, embarrassment or humiliation;
- If another dog was involved with **your pet** when injuring or killing another person or when damaging another person's property, **we** will only pay for the damage or **injury** caused by **your** dog insured under this **policy**. If the other dog is **your** uninsured dog, or belongs to someone else, **you** or the other owner will have to pay for the share of the compensation and costs arising from the accidental bodily **injury**, death or accidental property damage **your** uninsured dog or their dog caused;
- Any deliberate acts by **you** or members of **your immediate family**;
- Any compensation, costs or expenses which arise from an incident which occurs when **your pet** is in the care of a business or person **you** are paying, such as a groomer, dog walker or **pet** minder;
- Any compensation, costs or expenses if **you** are insured under any other **policy** including **your** household insurance unless that cover has been exhausted;
- Any claim arising from loss or destruction of, or damage to, any property, or death of or bodily **injury** to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident, which occurs in its entirety at a specific time and place during the **period of insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place; and
- Any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with an **infectious or communicable disease** or the fear or threat (whether actual or perceived) of an **infectious or communicable disease**, contamination or fear of contamination (whether actual or perceived) of property by an **infectious or communicable disease**, or any action taken, or any failure to take action, to prevent, control or respond to any **infectious or communicable disease**.

Special conditions relating to claims under this section

How to make a claim:

- As soon as **you** become aware of any incident which may give rise to a claim, by using the Claims Helpline number 0345 646 2048 or by email on pet.claims@davies-group.com (this contact information is also provided on **your policy schedule**).

- Do not admit that **your pet** was at fault or offer to make payments to anyone unless **you** have received written instructions from **us** to do so.
- Do not answer letters from people who may claim against **you**, or who are acting for people who may claim against **you**. **You** must pass all correspondence to **us**, and **you** will then be given instructions on what to do with any letter, claim, writ or summons.
- Do not admit or accept liability, negotiate or make any payment or promise of payment unless **you** have received instructions from **us** to do so.
- Do not incur any legal costs relating to a claim under this Section, **we** will arrange for legal representation if applicable.
- **You** are required to provide **us** with any information or assistance that **we** may reasonably require in connection with the claim, and follow any reasonable instructions **we** give **you**.
- **We** will have the sole conduct and control of any claim and legal proceeding relating thereto, including the right to prosecute in **your** name but for **our** benefit for any claim, damages or liability.
- If **you** fail to meet these conditions, **we** may reduce or refuse to pay any claim **you** may make.

Section 4: Loss Due to Straying or Theft

(Cover applies in the UK only)

Your policy provides cover only for the sections of cover as shown on **your policy schedule**.

In the event that **your pet** goes missing or is stolen, it is essential to take immediate action. **You** must contact the police, **your** local **veterinary** practices, and local animal rescue centres as soon as possible after **you** become aware that **your pet** is missing and check back with them regularly afterwards to find out if **your pet** has been handed in.

You must also contact **your** local authorities, such as the council's dog warden to report the incident and seek their assistance to find **your pet**.

What is covered under your policy?

The value of **your pet**, up to the limit outlined in **your policy schedule**, if **your pet** is permanently lost as a result of straying or being stolen. If, after 45 days of actively searching, advertising, and offering a reward, **your pet** is still not recovered, **we** will provide compensation up to the limit stated in **your policy**.

If **you** are unable to locate **your** purchase receipt or obtain a copy, **we** will compensate **you** for the **market value** of **your pet** at the time of purchase, up to the limit indicated in **your policy schedule**.

It is important to note that if this coverage benefit is paid out, **your policy** will be terminated. Furthermore, if **your lost pet** is subsequently found and recovered, **you** will be required to reimburse the amount that was previously paid to **you** by **us**, but **your** insurance coverage will resume.

What is not covered under your policy?

- Any claim amount if **your pet** is lost or stolen within the first 14 days after the **start date** of **your policy**, as indicated in **your policy schedule**.
- Any claim amount if **your pet** is stolen and **you** fail to report the theft to the Police within 24 hours.
- Any claim amount if **you** do not report **your pet's** loss to the local **veterinarians**, authorities, rescue centres, and animal welfare organisations.
- Any claim amount if **you** do not advertise the loss of **your pet**.
- Any claim amount that involves ransom payments **you** agree to make for the recovery of **your pet**.

Special conditions relating to claims under this section

How to make a claim:

- **You** must notify **us** as soon as possible through the Claims Portal on **our** website <https://WilkoPet.davies-group.com>, or by email on pet.claims@davies-group.com or by using the Claims Helpline number 0345 646 2048 (this contact information is also provided on **your policy schedule**).
- **You** will be asked to submit the following documentation:
 - The incident reference number issued by the Police.
 - **Your pet's** vaccination certificate.

- For a pedigree **pet**, the original pedigree certificate.
- The purchase receipt of **your pet**.
- Copies of any advertisements and posters used to publicise the loss of **your pet**.
- For further details, please refer to the Claims Conditions on page 18 of **your policy** wording document.

Section 5: Advertising and Reward

(Cover applies in the UK only)

Your policy provides cover only for the sections of cover as shown on **your policy schedule**.

What is covered under your policy?

In the event of **your pet** being lost or stolen, **we** will cover the costs of advertising and a reasonable reward to aid in the recovery of **your pet**, up to the specified limit in **your policy schedule**. The reimbursement for the reward is included within the overall coverage limit.

What is not covered by your policy?

- Any amount for advertising and reward if **your pet** is lost or stolen within the first 14 days from the **start date of your policy**.
- Any amount for advertising and reward if **your pet** is stolen, and **you** fail to report the theft to the Police within 24 hours.
- Any amount if **you** do not report the loss of **your pet** to local **veterinarians**, authorities, rescue centres, and animal welfare organisations.
- Reimbursement for more than £150 towards the costs of creating **your** own posters and advertising materials.
- A reward payment if **you** do not possess the name and address of the person who found **your pet**.
- A reward paid to an individual who resides or works with **you**, is employed by **you**, or is a member of **your immediate family**.
- Any costs that have been caused by **your dog** being left **unattended** in a public place at any time.

Special conditions relating to claims under this section

How to make a claim:

- **You** must notify **us** as soon as possible through the Claims Portal on **our** website <https://WilkoPet.davies-group.com>, or by email on pet.claims@davies-group.com or by using the Claims Helpline number 0345 646 2048 (this contact information is also provided on **your policy schedule**).
- **You** must submit the following documentation:
 - **Your** receipts for the expenses incurred in advertising and posting about **your lost pet**, along with copies of the adverts and posters.
 - The incident number issued by the Police.
 - If **you** are offering a reward, do not pay the finder directly. Instead, please provide **us** with the details of the finder, and **we** will handle the payment directly.
- For further information, please review the Claims Conditions on page 18 of **your policy** wording document.

Section 6: Emergency Petcare costs

(Cover applies in the UK only)

Your policy provides cover only for the sections of cover as shown on **your policy schedule**.

What is covered under your policy?

We will pay for reasonable boarding kennel or cattery costs or for a daily minder to care for **your pet** in **your** home, up to the limit indicated in **your policy schedule**. This limit applies for any **period of insurance** if **you**, or a member of **your immediate family**, is hospitalised on medical grounds for four or more consecutive days, or if **your** home becomes uninhabitable.

You have the option to leave **your pet** with someone who is not a member of **your immediate family**, or have them come into **your** house to care for the **pet**. In this case **we** will pay costs of up to £5 per day.

What is not covered under your policy?

- Any expenses incurred within the first 14 days after the **start date** of **your policy**, as indicated in **your policy schedule**.
- Fees incurred if **you** or any member of **your immediate family** are hospitalised due to pregnancy.
- Fees incurred if **you** or any member of **your immediate family** require convalescence, rehabilitation outside of a hospital, or time in a nursing home.
- Fees incurred if, at the time of **policy** inception, **you** were aware of any medical **condition** likely to lead to hospitalisation for **you** or any member of **your immediate family**.
- The cost of any fees if **you** fail to provide acceptable proof that **your** home was uninhabitable.

Special conditions relating to claims under this section

How to make a claim:

- **You** must notify **us** as soon as possible through the Claims Portal on **our** website <https://WilkoPet.davies-group.com>, or by email on pet.claims@davies-group.com or by using the Claims Helpline number 0345 646 2048 (this contact information is also provided on **your policy schedule**).
- **You** must send **us** receipts from the boarding kennel, cattery, or the person responsible for caring for the insured **pet**. These bills should provide details of the dates and expenses incurred.
- **You** must also acquire confirmation, at **your** own expense, of the hospitalisation period for **yourself** or **your immediate family** members, along with any other information requested by **us**. If **you** are claiming because **your** home has become uninhabitable, then **you** must provide evidence to that effect.
- For more information, please review the Claims Conditions on page 18 of **your policy** wording document.

Section 7: Holiday cancellation costs

Your policy provides cover only for the sections of cover as shown on **your policy schedule**.

What is covered under your policy?

We will reimburse **you** for any costs **you** incur for cancelling or cutting short **your** holiday, up to the limit specified in **your policy schedule** during any single **period of insurance**.

The coverage in this section applies if, in the opinion of **your veterinarian**, **your pet** requires emergency, life-saving **treatment** while **you** are on holiday or within 7 days of **your** departure, which requires **you** to cancel **your** holiday or cut it short.

What is not covered under your policy?

Any claim for cancelling or cutting short **your** holiday due to:

- Any **condition** that, in the opinion of **your vet**, is not life-threatening.
- Any **pre-existing conditions**.
- Any **illness in the first 14 days**, or **injury in the first 48 hours** after **your policy start date** (this exclusion is not applicable to renewed policies).
- Any holiday booked less than 28 days before the departure date.

Any expenses covered by alternative sources, such as **your** travel insurance, will not be covered under this **policy**.

Special conditions relating to claims under this section

How to make a claim:

- **You** must notify **us** as soon as possible through the Claims Portal on **our** website <https://WilkoPet.davies-group.com>, or by email on pet.claims@davies-group.com or by using the Claims Helpline number 0345 646 2048 (this contact information is also provided on **your policy schedule**).
- **You** must send **us** the booking invoice and cancellation invoice from **your** travel agent or tour operator. This should detail the total non-refundable amounts **you** have paid and the date of cancellation.
- For more information, please review the Claims Conditions on page 18 of **your policy** wording document.

Section 8: Travelling Abroad with Your Pet

This Section 8 extends cover of section 1 only, to provide cover for **you** and **your pet** while **abroad**. Some additional cover, exclusions and special conditions relating to claims apply.

Your policy provides cover only for the sections of cover as shown on **your policy schedule**.

What is covered under your policy?

1. If **your pet** falls ill or sustains an **injury** while travelling with **you abroad**, **we** will reimburse **you** for the necessary **veterinary treatment** expenses, up to the limit indicated on **your policy schedule**;
2. In the event that, on **your** return from **abroad**, **your pet** unexpectedly needs to undergo quarantine before being allowed back to the **UK**, **we** will cover the associated costs up to the limit specified on **your policy schedule** (see below for full details);
3. If **you** misplace **your pet's pet passport** while **abroad**, **we** will provide compensation up to the limit stated on **your policy schedule** to cover the expenses of obtaining a replacement **pet passport** (see below for full details);
4. If **you** incur unexpected expenses (for example, additional accommodation or ticket change fees) incurred by **you** due to **your pet** needing emergency **veterinary treatment** while **abroad**, or getting lost or straying before **your** return journey to the **UK** from **abroad**, **we** will reimburse **you** up to the limit detailed in **your policy schedule** (see below for full details).

What is not covered under your policy?

- The amount of any applicable **excess**, whether one-time **excess** or percentage **excess**, as shown on **your policy schedule**;
- Please consult the section titled 'What is not covered under **your policy**?' under the **Veterinary Fees** section on page 20.
- Any expenses if the time **your pet** spends **abroad** exceeds the limit stated in **your policy schedule**, except if they are hospitalised or otherwise unable to travel on the advice of **your vet**, or if they overstay because they are lost.

Quarantine Costs

What is covered under your policy?

We will pay up to the **policy** limit as stated in **your policy schedule**, per trip for:

- Kennelling costs for compulsory quarantine, and costs incurred in obtaining a replacement health certificate for **your pet**, should their implanted microchip fail.

- Kennelling costs for compulsory quarantine if **your pet** has to be placed in quarantine due to **illness**.
- Quarantine kennelling costs incurred as a direct result of the loss of **your pet's pet passport**.

What is not covered under your policy?

- Any costs incurred if **your pet's** microchip was not functioning correctly prior to departure.
- Any costs if **your pet** was suffering from any **illness**, whether that **illness** is covered under this **policy** or not, prior to departure.
- Any cost if the time **your pet** spends **abroad** exceeds the limit stated in **your policy schedule**, except if they are hospitalised or otherwise unable to travel on the advice of **your vet**, or if they overstay because they are lost.

Loss of Pet Passport

What is covered under your policy?

We will reimburse **you**, up to the limit indicated on **your policy schedule**, for the expenses incurred in obtaining a replacement **pet passport** if the original one is lost while **you** and **your pet** are **abroad**.

What is not covered under your policy?

- Any claim where the loss of the **pet passport** was not reported to the issuing **veterinarian** within 24 hours of **you** discovering the loss.
- Any claim where the loss of the **pet passport** was determined before the departure date.
- Any cost if the time **your pet** spends **abroad** exceeds the limit stated in **your policy schedule**, except if they are hospitalised or otherwise unable to travel on the advice of **your vet**, or if they overstay because they are lost.

Emergency Expenses Cover Abroad

What is covered under your policy?

We will pay up to the limit detailed in **your policy schedule**, in total per trip in reimbursement for emergency expenses incurred by **you** for:

- Additional lodging and repatriation expenses if **your pet** requires emergency **veterinary treatment**, leading to **you** missing **your** return journey.
- Reasonable accommodation and transportation costs for **you** in the event that **your pet** goes missing while **you** are **abroad**. These expenses are covered as **you** try to locate **your pet** before **your** planned return to the **UK**.
- Reasonable additional lodging and transportation expenses if **your pet** becomes lost or strays before **your** planned return to the **UK**. This coverage applies while **you** remain **abroad** trying to locate **your pet**.

What is not covered under your policy?

- Any cost if **you** have not notified the Police or relevant transport operator within 24 hours of the incident and obtained, at **your** own expense, a written report.
- Any cost if the time **your pet** spends **abroad** exceeds the limit stated in **your policy schedule**, except if they are hospitalised or otherwise unable to travel on the advice of **your vet**, or if they overstay because they are lost.

Special conditions relating to claims under this section

How to make a claim:

- All claims against this section of **your policy** will be settled on a reimbursement basis only. **We** are unable to pay **veterinary fees** or any other charges directly to any third party.
- When **you** return home **you** should contact **us** through the Claims Portal on **our** website <https://WilkoPet.davies-group.com>, or by email on pet.claims@davies-group.com or by using the Claims Helpline number 0345 646 2048 (this contact information is also provided on **your policy schedule**).
- Settlement will be made to **you**, after the deduction of the **excess**, in Sterling at the current rate of exchange.
- Please refer to the Claims Conditions on page 18 of **your policy** wording document.
- **You** must keep all documents and receipts showing the dates and costs **you** had to pay, and send these to **us** to support **your** claim.

Cancellation

Cooling-off

You have the statutory right to cancel this **policy** within 14 days from the **start date** of this **policy**, as stated in **your policy schedule**. To initiate the cancellation process during the **cooling-off** period, please use the contact details provided in **your policy schedule**.

If you cancel your policy

You can terminate this **policy** at any time during **your policy** period by contacting **us** using the details provided in **your policy schedule**.

- If **you** have not made any claims and have paid the full premium, **we** will retain some of the premium based on the time **you** have been covered, refunding the remaining balance.
- If **you** have not made any claims and are paying **your** premium on a monthly basis, **we** will not take

any further monthly payments, and **your** coverage will conclude after the final day covered by **your** last payment.

- c. If **you** have made a claim, **we** will not be able to refund **your** premium if **you** have paid in full. If **you** have been paying in instalments, **you** will need to continue with those payments until the **policy** renewal date. Alternatively, with **your** agreement, **we** may subtract the outstanding instalments from any pending claim payment.

If we cancel your policy

We reserve the right to terminate **your policy** upon providing a written notice of 7 days if **we** identify a substantial reason for doing so:

- a. In the event of non-payment of the premium or default in case of monthly payments. Coverage will cease either from the **policy's** inception date if no payment has been received, or it will conclude after the last day covered by **your** previous payment.
- b. If **you** have demonstrated negligence or have not provided proper care for **your pet**.
- c. If **you** have engaged in fraudulent or dishonest activities at any point.
- d. If **you** have used threats or been abusive towards **our** staff.

Territorial Limits

The territorial limits of **your policy** are the United Kingdom of Great Britain and Northern Ireland, excluding the Channel Islands and the Isle of Man. **Your policy** extends to cover **your pet** while they are travelling **abroad** with **you**, but only in the countries defined as **abroad** and only up to the maximum stay limited stated in **your policy schedule**.

Fraud

You must not commit fraud.

If **you** or anyone acting on **your** behalf knowingly submits a false or exaggerated claim against **your policy**, or knowingly provides a false statement or forged or altered document in support of a claim, or if a claim is made for any loss or damage caused by a deliberate action on **your** part or with **your** involvement, the following actions will be taken:

- **We** will not pay the claim in question.
- **We** may also reject any other claims that have been made or will be made under the **policy**.
- At **our** discretion, **we** may choose to declare the **policy** null and void.

- **We** reserve the right to recover from **you** the sum of any claims that have been paid under the **policy** since the last renewal date.
- There will be no refund of the premium.
- **We** may notify the police and other relevant authorities, or share this information with bodies such as the Insurance Fraud Investigators Group (IFIG) or other fraud prevention entities.
- To prevent fraud, **we** may share **your** information with credit reference agencies and other insurance companies, either directly or through anti-fraud databases to which they have access.

Choice of Law

This **policy** is governed by the Law of England and Wales. **You** and **we** agree that any legal proceedings will be held in the courts of England and Wales, unless **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case **we** agree that **you** may start legal proceedings in **your** local courts.

How to make a complaint

While **we** hope **you** will never need to, should **you** wish to express dissatisfaction with **our** products or services, there are avenues available for **you** to do so:

By reaching out to **us** via phone at 0333 344 5418.

By emailing **us** on: complaints.insurance@wilko.com

By sending a written complaint to **our** Customer Relations Department at the following address:

Wilko
Floor 4, Telecom House
125-135 Preston Rd
Brighton and Hove
Brighton
BN1 6AF

Rest assured, **we** are committed to addressing **your** concerns as promptly as possible, aiming to resolve them within 8 weeks from the time **we** receive **your** complaint, as required by the Financial Conduct Authority. If **our** response does not meet **your** satisfaction, or if **you** have not received **our** Final Response Letter (FRL) within 8 weeks, **you** may have the option to escalate **your** complaint to the Financial Ombudsman Service, who can be contacted at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0300 123 9 123 or 0800 023 4567

Website: www.financial-ombudsman.org.uk

Please note that following this complaints procedure will not impact **your** legal rights to pursue further action. **You** can also request a comprehensive guide outlining **our** complete complaints process from **us**.

Data Protection Notice

The Data Controllers for **your policy** are Best Risk Management and Cranbrook Underwriting Services, and

the Data Processor is Wilko.

At Wilko, **we** collect and process **your** personal information in line with the Data Protection Act 2018, in order to arrange and administer **your** insurance **policy**. Further details about this and how **your** data is processed can be found in **our** privacy policy <https://www.wilko.com/en-uk/legal/privacy-policy>

If **you** have any queries relating to how **we** process **your** personal data or if **you'd** like to request a copy of **your** personal data, **you** can email **us** on: insurance@wilko.com

Alternatively, **you** can write to: Data Protection Officer, Best Risk Management, Floor 4, Telecom House, 125-135 Preston Rd, Brighton and Hove, Brighton BN1 6AF or email: datacontroller@bestinsurance.co.uk

Cranbrook Underwriting Services, a division of Chesterfield Insurance Brokers Limited, for and on behalf of SCOR UK Company Limited collect and use relevant information about **you** to provide **you** with **your** insurance cover or the insurance cover that best suits **your** needs, and to meet **our** legal obligations.

Queries about how the data held by Cranbrook Underwriting Services is used should be sent to: Data Protection Officer, 1 Minster Court, 5th Floor F, Mincing Lane, London EC3R 7AA or email: dataprotection@cranbrookuw.com. If **you** would like to read Cranbrook's full privacy policy, please visit: <https://www.chesterfieldgroup.co.uk/privacy-policy/>

Questions about how the data held by **our claims administrator**, the Davies Group Limited, is used to process claims should be sent to: Data Protection Officer at 5th Floor, 20 Gracechurch Street, London EC3V 0BG or via e-mail at dpo@davies-group.com. If **you** would like to read Davies' full privacy policy, please visit: <https://davies-group.com/privacy-notice/>

Government financial sanctions

You agree that any cover, the payment of any claim and any benefit provided under **your Policy** will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

How to contact us

By reaching out to **us** via phone at 0333 344 5418 or by email at: insurance@wilko.com

By sending a written letter to the following address:

Wilko (Insurance)
Elsie Margaret House
William Prance Road
Plymouth
PL6 5ZD