

PET INSURANCE

Your Policy
January 2006 Edition



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AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Contents

• Introduction	4
• Policy Summary	5
• Definitions	9
• General conditions applicable to the whole policy	11
• Claims conditions applicable to the whole policy	13
• What to do in the event of a claim	14
• General exclusions applicable to all sections of the policy	15
• Table of maximum benefits	17
• Section 1 – Veterinary fees	18
• Section 2 – Third party liability	20
• Section 3 – Emergency boarding kennel and cattery fees	21
• Section 4 – Daily minding	22
• Section 5 – Advertising and reward costs	23
• Section 6 – Theft or straying	24
• Section 7 – Accidental death	25
• Section 8 – Death from illness	26
• Section 9 – Holiday cancellation	27
• Section 10 – Transportation and overnight expenses	28
• Section 11 – Accidental damage	29
• Section 12 – Quarantine costs	30
• Section 13 – Loss of health certificate	31
• Section 14 – Repeat tick and worming treatment	32
• Section 15 – Emergency expenses abroad	33
• Making Yourself Heard	34

Introduction

*This is **Your Pet Insurance Policy**. It contains details of cover, conditions and exclusions relating to **Your Pet** and is the basis on which all claims will be settled. It is validated by the issue of the Schedule of Insurance which must be attached to the **Policy**.*

In return for having accepted **Your** premium **We** will in the event of injury loss or damage happening within the **Period of Insurance** provide insurance as described in the following pages and referred to in **Your** Schedule of Insurance.

The Schedule of Insurance and any Endorsements are all part of the **Policy**.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your Policy** is evidence of that contract.

Important

This contract is underwritten by:

AXA Insurance UK plc
Registered in England No. 78950
Registered Office: 5 Old Broad Street,
London, EC2N 1AD
A member of the AXA Group
of Companies

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Your attention is drawn to the complaints procedure on page 34.

The law applicable to this contract

You are free to choose the law applicable to this **Policy**. **Your Policy** will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

How to contact us

Customer Service: 0121 224 6782

Pet Claims Line: 0121 224 6782

Your demands and needs

This **Policy** meets the demands and needs of those who wish to ensure the veterinary needs of their pet are met now in the future.

Policy Summary

AXA Pet Insurance – AXA Insurance UK plc

key facts

This Policy summary does not contain the full terms and conditions of cover, but highlights the main features and benefits and significant exclusions which may affect Your decision as to whether the Policy is suitable for You. Full details may be found later in this Policy Booklet. It is important that You read the Policy Booklet carefully.

Type of Insurance and cover

This Pet Insurance Policy provides cover for cats, pedigree dogs and crossbreed dogs.

Conditions

You must ensure that Your Pet has received the required vaccinations, failure to comply with this may jeopardise Your claim or cover – please refer to the General Conditions in the Policy Booklet for full details.

Features and benefits

Section 1 – Veterinary fees

- All reasonable costs for Treatment of Your Pet by a Vet up to £7,000 per period of insurance.
- All reasonable costs of Complementary Treatment carried out by a Vet or under the direction of a Vet up to £250 per Condition.
- All reasonable costs for behavioural problems carried out by a specialist under the direction of a Vet up to £250 per Condition.

- All reasonable costs of a clinical diet for Your Pet, up to £200 per Condition, as long as it is recommended by Your Vet in order to treat a Condition and is only available from Your Vet.
- All reasonable costs for Treatment of Your Pet by a Vet up to £1,000 per Condition whilst Your Pet is abroad under the Pet Travel Scheme. This cover is provided subject to a maximum of three trips per Period of Insurance and a maximum trip duration of 60 days.
- The cost of cremation up to £100 if Your Pet dies or is put to sleep by a Vet as a result of an accident or Illness covered by this Policy.

Section 2 – Third party liability

- Legal liability up to £2,000,000 if someone is injured or killed or their property is damaged as a result of an incident involving Your Pet.

Sections 3 & 4 – Emergency boarding kennel, cattery fees and daily minding

- Up to £100 per week up to a maximum of £750 in total for boarding Your Pet at a licensed premises or the reasonable cost of paying someone to look after Your Pet if You or any member of Your family normally residing with You needs to go into hospital as an inpatient.

Sections 5 & 6 – Advertising, reward costs and theft or straying

- The cost of local advertising up to £1,000 if Your Pet is lost or stolen.
- The cost of a suitable reward up to £250 if Your Pet is lost or stolen.
- The Purchase Price of Your Pet up to a maximum of £750 if it is stolen or goes missing.

Sections 7 & 8 – Accidental death and death from Illness

- The Purchase Price of Your Pet up to a maximum of £1000 if it dies or has to be put to sleep by a Vet following an accident or Illness.

Section 9 – Holiday cancellation

- Any travel and accommodation expenses up to £3,000 that You cannot recover if You have to cancel or cut short Your holiday because Your Pet has gone missing, or is injured or shows Clinical Signs of any Illness while You are away or up to 7 days before You leave and needs immediate life saving surgery.

Section 10 – Transportation and overnight expenses

- Travel and accommodation expenses up to £150 that You incur if Your usual Vet recommends that another Vet treats Your Pet.

Section 11 – Accidental damage

- Costs incurred up to a maximum of £500 following accidental damage to personal property that is not owned by You.

Section 12 – Quarantine costs, Section 13 – Loss of Health Certificate, Section 14 – Repeat tick and worming Treatment and Section 15 – Emergency expenses abroad

The following covers are provided if You take Your Pet abroad under the Pet Travel Scheme:

- Quarantine costs up to £2,000 per trip (maximum duration 60 days), with a maximum of three trips per Period of Insurance.
- Up to £250 towards the cost of a replacement Health Certificate should the original become lost during a Journey.
- The reasonable fees incurred in obtaining repeat tick and worm treatment if Your departure for the United Kingdom is delayed by Your Carrier.
- Emergency expenses abroad up to £500 per trip (maximum duration 60 days), with a maximum of three trips per Period of Insurance.

Significant and unusual exclusions and limitations

- The standard Excesses shown within the Policy Booklet or any increased amount on the Schedule of Insurance.

General Exclusions

- Any pet under 2 months of age.
- Pets who are a Sharpei, Pit Bull, American Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Fila Brasileiro, or a dog crossed with these breeds, wolves or wolf hybrid and any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or any subsequent amendments.
- Any claim associated with rabies.
- Your Pet being used for breeding purposes.
- Repatriation of Your Pet following it's death.
- War risks, terrorism, civil commotion and radioactive contamination.

Section 1 – Veterinary fees

- Costs resulting from Pre-existing Medical Conditions, or Conditions which show Clinical Signs within the first 14 days of the start of cover.
- Any costs resulting from vaccinations, spaying, castration, and pregnancy or giving birth.
- Continuation claims unless You have paid the premiums to keep the Policy in force.

Sections 3 and 4 – Emergency boarding kennel, cattery fees and daily minding

- Any hospitalisation that is either known or foreseeable before cover commences.

Section 5 – Advertising and reward costs

- Any reward to a person living with You.

Section 6 – Theft or straying

- Any amount until 90 days after the date of the loss.
- Any amount after 6 months from the date of the loss.

Section 7 – Accidental death

- Death caused by an Illness or disease.
- Any amount after 6 months from the date of the loss.

Section 8 – Death from Illness

- Any amount if the death results from injury or Illness first occurring or showing Clinical Signs before cover starts or occurring within the first 14 days of the start of cover.
- Any claim if Your Pet is aged over 8 years at the time of the loss.

Section 10 – Transportation and overnight expenses

- Any amount unless the cost of Treatment is covered under Section 1 – Veterinary Fees.
- Any amount to travel to or from Your Pet's usual Veterinary practice or between any practice or branch practice of a group of practices that Your usual Veterinary practice belongs to.

Section 11 – Accidental damage

- Damage to any motor vehicle or its contents.
- Damage caused by Your Pet vomiting, fouling or urinating.

- Damage while Your Pet is left unattended.

Section 12 – Quarantine costs

- Any fees if the microchip was not checked and found to be functioning properly within 14 days of Your departure on a Journey.
- Any fees arising from a Condition that You were aware of prior to travelling.

Section 13 – Loss of Health Certificate

- Any loss that occurs prior to the start of Your Journey.

Section 14 – Repeat tick and worming Treatment

- Any costs incurred in obtaining the initial tick and worming Treatment.

Section 15 – Emergency expenses abroad

- Any emergency expenses if the cost of Veterinary fees is excluded under Section 1 – Veterinary fees.
- Any emergency expenses if the loss of the Health Certificate is excluded under Section 13 – Loss of Health Certificate.
- Any emergency expenses if the repeat tick and worming Treatment is excluded under Section 14 – Repeat tick and worming Treatment.

Duration of the Policy

This is an annually renewable Policy.

Cancellation period

You are free to cancel this Policy at any time.

Claim notification

To make a claim contact 0121 224 6782

Making yourself heard

Any complaint You have should in the first instance be addressed to City Plaza, Temple Roe, Birmingham B2 5AB. If You are not satisfied with the way in which Your complaint has been dealt with, You should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, You can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect Your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Booklet.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event You may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

Definitions

*Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **Policy**. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.*

We/Us/Our

means AXA Insurance UK plc, (Registered Office) 5 Old Broad Street, London, EC2N 1AD. Registration England No 78950, authorised and regulated by the Financial Services Authority.

You, Your

means person or persons named as the Policyholder in the Schedule of Insurance.

Your Pet

means the cat or dog named in the Schedule of Insurance.

Carrier

means a transport company approved by the Government to carry animals according to the **Pet Travel Scheme**.

Clinical Signs

means changes in **Your Pet's** normal healthy state, its bodily functions or behaviour.

Complementary Treatment

means physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic that results from a valid claim under this insurance.

Condition

means all **Clinical Signs** of injury, **Illness** or disease.

Excess

means the amount **You** are required to pay as the first part of certain claims made under the **Policy**.

Health Certificate

means the official **Pet Travel Scheme** certificate issued by a **Vet** authorised by the Government to do so.

Illness

means sickness or disease, or change in **Your Pet's** normal healthy state.

Journey

means a holiday or trip abroad (outside the **United Kingdom**) which starts and ends in the **United Kingdom** during a **Period of Insurance**.

Market Value

means the price generally paid for a similar pet based on its age, breed and pedigree at the time **You** took ownership.

Maximum Benefit

means the most that **We** will pay out under each section of **Your** insurance.

Period of Insurance

means the time for which **We** provide cover as set out in the Schedule of Insurance and for which **We** have accepted **Your** premium.

Pet Travel Scheme

means the Government Scheme allowing **You** to take **Your Pet** abroad to certain specific countries and re-enter the **United Kingdom** without the need for **Your Pet** to go into quarantine, provided certain criteria have been adhered to.

Policy

means **Your Policy** Booklet and most recent Schedule of Insurance which include any Endorsement that applies.

Pre-existing Medical Condition

means any **Condition** or complication directly resulting from that **Condition**, that has been identified or investigated by a **Vet** or is otherwise known to **You** prior to the start of the insurance.

Purchase Price

means the price **You** paid when **You** bought **Your Pet**.

Treatment

means any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a **Veterinary** practice or a member of a professional organisation acting under their direction.

United Kingdom

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

Veterinary, Vet

means a fully qualified **Veterinary** practitioner holding a current registration with the Royal College of **Veterinary** Surgeons and who works in general **Veterinary** practice.

General conditions applicable to the whole policy

*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.*

1. To the best of **Your** knowledge and belief that at the start of this insurance **Your Pet** is in good health and free from any injury or physical disability unless this has been disclosed by **You**, and accepted by **Us**.
2. During the **Period of Insurance** **You** must take care of **Your Pet** which includes arranging and paying for any **Treatment** normally recommended by **Your Vet** to prevent or reduce the risk of **Illness** or injury.
3. **You** must ensure that **Your Pet** is vaccinated each year against distemper, hepatitis, leptospirosis and parvovirus for dogs and feline infectious enteritis, feline leukaemia and cat flu for cats.
4. **You** must be the owner of the **Pet**.
5. **You** agree that any **Vet** that has treated **Your Pet** has **Your** permission to release any information that **We** might request concerning **Your** insurance. Any charge for the release of this information will be **Your** responsibility.
6. When **We** offer further **Periods of Insurance**, **We** may change the premium and the **Policy** terms and conditions.
7. **Statutory Cancellation Rights**
You may cancel this **Policy** within 14 days of receipt of the **Policy** documents (new business) or the renewal date (the **Cancellation Period**) by writing to **Us** at the following address during the **Cancellation Period**:
 Customer Service
 AXA Pet Insurance
 City Plaza
 Temple Row
 Birmingham
 B2 5AB
 There is no refund of premium in the event of a claim for death by accident, theft or straying. However, in all other cases, **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

In the event of a claim for death by accident, theft or straying, if **You** are paying by instalments, **You** will either have to continue with the instalment payments until the **Policy** renewal date or **We** may at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation Outside The Statutory Period

You may cancel this **Policy** at any time by providing prior written notice to the address on page 11.

Providing **You** have not incurred eligible claims during the period **We** have been on cover **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

If **You** are paying by instalments **Your** instalment payments will cease and if **You** incur eligible claims **You** will either have to continue with the instalment payments until the **Policy** renewal date or **We** may, at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

We reserve the right to cancel the **Policy** by providing 21 days prior written notice by registered post to **Your** last known address. Any premium refund will be calculated in accordance with the above.

Non payment of premiums

We reserve the right to cancel this **Policy** immediately on written notice in the event of non payment of the premium or default if **You** are paying by instalments.

Claims conditions applicable to the whole policy

1. If **You** make a claim and there is any other insurance covering the same event under which **You** are entitled to payments, **We** will only pay **Our** proportion of the claim.

When making the claim **You** must give **Us** details of any other insurance **Policy** involved.

2. If **You** have any legal rights against any other party in respect of **Your** claim, **We** will be entitled to take legal action against them in **Your** name at **Our** expense. **You** must assist **Us** by providing any documents that **We** might reasonably request.

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

- Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect or
- Make a statement in support of a claim knowing the statement to be false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or

- Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then

- **We** shall not pay the claim
 - **We** shall not pay any other claim which has been or will be made under the **Policy**
 - **We** may at **Our** option declare the **Policy** void
 - **We** shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date
 - **We** shall not make any return of the premium
 - **We** may inform the police of the circumstances
4. If **You** want to make a claim **You** must send **Us** a completed claim form. If all or part of **Your** claim cannot be paid **We** will tell **You** in writing. **We** cannot confirm payment of the claim over the telephone.

What to do in the event of a claim

If **You** wish to make a claim or **You** require advice on any related matter please call **Us** on the Pet Claims Line telephone number below.

Please retain all receipted invoices forming part of **Your** claim and submit them with the completed claim form.

Please refer to the Special Conditions Relating to Claims under each section of **Your Policy** for further help and information.

Pet Claims Line: 0121 224 6782

Our lines are open between 9am & 5pm Monday to Friday.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. **Your Pet** being under 2 months of age.
2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
3. Any loss or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts or terrorism in any way thereto. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and / or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.
4. Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
5. **Your Pet** being a Sharpei, Pit Bull, American Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Fila Brasileiro, or a dog crossed with these breeds, wolves or wolf hybrid and any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or any subsequent amendments.
6. Rabies.
7. **Your Pet** being used for breeding purposes.
8. Any claim arising due to non-compliance with any part of the **Pet Travel Scheme** requirements, whether imposed by the Government, a **Carrier** or other countries involved in the **Pet Travel Scheme**.
9. Any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless specifically covered by this **Policy**.

10. Any claim arising as a result of travel outside of those countries included in the **Pet Travel Scheme**.
11. Any costs imposed by the **Carrier** to carry out checks whether required by them or by any Government or governing body.
12. Any costs incurred in order to comply with the **Pet Travel Scheme** unless specifically mentioned.
13. Repatriation of **Your Pet** following its death.
14. Any loss due to currency exchanges of any and every description.

Table of maximum benefits

*We will provide **You** with the following cover provided that **You** have paid the correct premium and that no restrictions are shown on **Your** Schedule of Insurance.*

*The following table shows the **Maximum Benefit** up to which **You** will be able to claim:*

Section	Title	Limit
1	Veterinary Fees (per Period of Insurance) – Complementary Treatment (per Condition) – Behavioural Problems (per Condition) – Clinical Diet (per Condition) – Overseas Veterinary Fees (per Condition) – Cremation	£7,000 £250 £250 £200 £1,000 £100
2	Third Party Liability	£2,000,000
3	Emergency Boarding Kennels and Cattery Fees	£750
4	Daily Minding	£750
5	Advertising Costs Reward	£1,000 £250
6	Theft or Straying	£750
7	Accidental Death	£1,000
8	Death from Illness	£1,000
9	Holiday Cancellation	£3,000
10	Transportation and Overnight Expenses	£150
11	Accidental Damage	£500
12	Quarantine Costs	£2,000
13	Loss of Health Certificate	£250
14	Repeat Tick and Worming Treatment	Covered
15	Emergency Expenses Abroad	£500

Section 1 – Veterinary fees

What We will pay

All reasonable costs for **Treatment** of **Your Pet** by a **Vet** for **Illness, Condition** or injury up to the **Maximum Benefit** of £7,000 per **Period of Insurance**, including:

1. **Complementary Treatment** carried out by a **Vet** or under the direction of a **Vet** up to the **Maximum Benefit** of £250 per **Condition**.
2. Costs of **Treatment** for behavioural problems carried out by a specialist under the direction of a **Vet** up to the **Maximum Benefit** of £250 per **Condition**.
3. The cost of a clinical diet for **Your Pet**, up to the **Maximum Benefit** of £200 per **Condition** for a maximum period of 4 weeks, as long as it is recommended by **Your Vet** in order to treat a **Condition** and is only available from **Your Vet**. In this case **We** will pay the difference between the normal cost of feeding **Your Pet** and what **You** pay for the diet.
4. **Treatment** of **Your Pet** by a **Vet** up to the **Maximum Benefit** of £1,000 per **Condition** whilst **Your Pet** is abroad under the **Pet Travel Scheme**. This cover is provided subject to a maximum of three trips per **Period of Insurance** and a maximum trip duration of 60 days.
5. The cost of cremation up to the **Maximum Benefit** of £100 if **Your Pet** dies or is put to sleep by a **Vet** as a result of an accident or **Illness** covered by this **Policy**.

What You pay

The amount of the **Excess** shown in **Your** schedule.

This does not apply to the pet cremation benefit.

What We will not pay

1. Costs resulting from a **Pre-existing Medical Condition**.
2. Costs resulting from any **Illness** first occurring or showing **Clinical Signs** before cover for **Your Pet** has started or within the first 14 days of the start of cover for **Your Pet**.
3. Costs resulting from **Treatment Your Vet** recommends to prevent an **Illness** or injury.
4. Non-essential hospitalisation of **Your Pet**.
5. Costs resulting from dentistry that is not related to an **Illness** or injury.
6. Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed **Treatment**.
7. Sex hormonal problems unless directly resulting from a valid claim.
8. Obesity diets.
9. Costs resulting from vaccinations, spaying, castration, pregnancy or giving birth.

10. **Complementary Treatments** that are not carried out under the direction of a **Vet**.
11. Cost of house calls unless the **Vet** confirms that moving **Your Pet** would damage its health.
12. Extra costs of treating **Your Pet** outside normal surgery hours unless the **Vet** considers an emergency consultation is necessary.
13. Costs that result from an **Illness** or injury specifically excluded on the Schedule of Insurance.
14. Continuation claims unless **You** have paid the premiums to keep the insurance in force.
15. Any claims that result from any **Illness** that **Your Pet** should have been vaccinated against. For dogs vaccinations should be for distemper, hepatitis, leptospirosis, parvovirus and for cats feline infectious enteritis, feline leukaemia and cat flu.
16. Any amount under the pet cremation benefit, unless the cause of death is covered under Section 7 – Accidental Death or Section 8 – Death from **Illness**.
17. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

Before **Your Pet** is treated check that **Your Vet** is willing to complete the claim form and supply **Us** with the supporting invoices.

The claim form and invoices must be returned to **Us** promptly. Please make sure that the form is signed by both **You** and **Your Vet** and that it is indicated to whom **We** should make the payment.

If **You** ask **Us** to pay **Your Vet** **You** must settle with him the part of the claim for which **You** are responsible. If **You** are unsure of the amount please call **Our** claims helpline.

If **Your** claim involves **Complementary Treatment** the claim form and invoices must be countersigned by **Your Vet**.

Section 2 – Third party liability

For the purposes of this section the definition of ‘You’ and ‘Your’ is extended to include any person looking after Your Pet with Your permission.

What We will pay

Any amount that **You** become legally liable to pay up to the **Maximum Benefit** of £2,000,000 (including costs) for any claim or series of claims arising from any one event if someone is injured or killed or their property is damaged as a result of an incident involving **Your Pet**.

What You pay

The first £250 of any property damage claim.

What We will not pay

1. Any compensation, costs or expenses that arise because **You** are legally liable only as a result of a contract that **You** have entered into.
2. Any compensation, costs or expenses due to a deliberate act by **You**, a member of **Your** family or anyone permanently living with **You**.
3. Any compensation, costs or expenses in respect of property which is damaged that either belongs to **You** or any person who lives with **You** or whom **You** employ.
4. Any compensation, costs or expenses if the person injured or falls ill lives with **You** or is employed by **You**.
5. Any costs or expenses involved in defending **You** against a claim without **Our** prior agreement in writing.

6. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

Following an incident **You** must never admit responsibility or attempt to negotiate a settlement.

You should immediately call **Our** claims helpline to give **Us** full details. **You** must always send **Us** immediately and without answering the originals of any documents **You** receive including writs, summons and other legal documents.

You must help **Us** in dealing with **Your** claim by giving any information that **We** might request.

You must allow **Us** to take over the claim in **Your** name to prosecute other parties for **Our** benefit.

Section 3 – Emergency boarding kennel and cattery fees

What We will pay

The cost of boarding **Your Pet** at a licensed premises up to £100 per week up to a **Maximum Benefit** per **Period of Insurance** of £750 if **You** or any member of **Your** family permanently residing with **You** should suffer any illness, condition, disease or accidental physical injury which necessitates **You** or any member of **Your** family permanently residing with **You** having to go into hospital for emergency treatment as an in-patient.

What We will not pay

1. Any hospitalisation that is either known or foreseeable before cover for **Your Pet** started.
2. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

There must be no member of **Your** immediate family able to look after **Your Pet**.

The claim must be supported by receipts from the kennels or cattery showing the dates and daily cost of boarding.

The claim must be supported by a medical certificate or confirmation from **Your** doctor or the hospital that confirms the dates and length of **Your** visit.

Section 4 – Daily minding

What We will pay

The reasonable cost of paying someone to look after **Your Pet** up to £100 per week up to a **Maximum Benefit** per **Period of Insurance** of £750 if **You** or any member of **Your** family permanently residing with **You** should suffer any illness, condition, disease or accidental physical injury which necessitates **You** or any member of **Your** family permanently residing with **You** having to go into hospital for emergency treatment as an in-patient.

What We will not pay

1. Any hospitalisation that is either known or foreseeable before cover for **Your Pet** started.
2. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

There must be no member of Your immediate family able to look after **Your Pet**.

We must agree to the amount to be paid to the person looking after **Your Pet**.

The claim must be supported by written confirmation from the carer that the agreed sum has been received.

The claim must be supported by a medical certificate or confirmation from **Your** doctor or the hospital that confirms the dates and length of **Your** visit.

Section 5 – Advertising and reward costs

What We will pay

1. The cost of local advertising up to the **Maximum Benefit per Period of Insurance** of £1,000 if **Your Pet** is lost or stolen.
2. Up to the **Maximum Benefit per Period of Insurance** of £250 for the reward costs to recover **Your Pet** if it is lost or stolen.

What We will not pay

1. Any reward to a person living with **You**.
2. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

Please send **Us** full details of the circumstances including copies and a receipt for any advertisements that **You** have placed.

If **You** are claiming for the recovery of a reward **We** will also need a receipt giving **Us** the full name and address of the person who found **Your Pet** and the amount **You** have paid them.

Section 6 – Theft or straying

What We will pay

The **Purchase Price** up to the **Maximum Benefit** of £750 if **Your Pet** is stolen or goes missing.

If **You** did not pay for **Your Pet** or cannot provide evidence of the **Purchase Price** **We** will pay the **Market Value** instead.

What We will not pay

1. Any amount until 90 days after the date of the loss.
2. Any amount after 6 months from the date of the loss.
3. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

If **You** have lost a dog **You** must report this to the police within 24 hours of becoming aware that the dog is missing. In the case of cats **You** must make enquiries with local rescue centres.

Please send **Us** any pedigree certificate and receipt for the original purchase of **Your Pet**.

If **Your Pet** is eventually found or returns **You** must repay the full amount that **We** have paid under this section of **Your** insurance.

Section 7 – Accidental death

What We will pay

The **Purchase Price** up to the **Maximum Benefit** of £1,000 if **Your Pet** dies or has to be put to sleep by a **Vet** following an accident.

If **You** did not pay for **Your Pet** or cannot provide evidence of the **Purchase Price** **We** will pay the **Market Value** instead.

What We will not pay

1. Death caused by an **Illness** or disease.
2. Any amount after 6 months from the date of the loss.
3. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

Please send **Us** a death certificate from **Your Vet** (at **Your** expense) or if not available a statement from an independent witness, together with any pedigree certificate and receipt for the original purchase of **Your Pet**.

Section 8 – Death from illness

What We will pay

The **Purchase Price** up to the **Maximum Benefit** of £1,000 if **Your Pet** dies or has to be put to sleep by a **Vet** as a result of an **Illness**.

If **You** did not pay for **Your Pet** or cannot provide evidence of the **Purchase Price** We will pay the **Market Value** instead.

What We will not pay

1. Any amount if the death results from injury or **Illness** first occurring or showing **Clinical Signs** before **Your Pet's** cover started.
2. Any amount if the death results from an **Illness** first occurring or showing **Clinical Signs** within 14 days of **Your Pet's** cover starting.
3. Any amount if the death results from an **Illness** which is the same as an **Illness** in any part of **Your Pet's** body that first showed **Clinical Signs** before or within 14 days of **Your Pet's** cover starting.
4. Any claims that result from any **Illness** that **Your Pet** should have been vaccinated against. For dogs vaccinations should be for distemper, hepatitis, leptospirosis, parvovirus and for cats feline infectious enteritis, feline leukaemia and cat flu.
5. Any claim if **Your Pet** is aged over 8 years at the time of the loss.
6. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

You must send **Us** a death certificate from **Your Vet** (at **Your** expense), together with any pedigree certificate and receipt for the original purchase of **Your Pet**.

Section 9 – Holiday cancellation

What We will pay

Any travel and accommodation expenses up to the **Maximum Benefit** per **Period of Insurance** of £3,000 that **You** cannot recover if **You** or any member of **Your** family permanently residing with **You** have to cancel or cut short **Your** holiday because **Your Pet** has:

1. Gone missing while **You** are away.
2. Is injured or shows the first **Clinical Signs** of any **Illness** while **You** are away or up to 7 days before **You** leave and needs immediate life saving surgery.

What You pay

The amount of the **Excess** shown in **Your** schedule.

What We will not pay

1. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

You must send **Us** confirmation of the **Treatment** signed by **Your Vet**. **We** will also require cancellation invoices from **Your** travel agent, tour operator or other holiday sales organisation.

The invoices must show the dates and total cost of **Your** holiday, the date **You** decided to cancel or return home and any expenses that **You** cannot recover.

Section 10 – Transportation and overnight expenses

What We will pay

Any travel and accommodation expenses up to the **Maximum Benefit** per **Period of Insurance** of £150 that You or any member of **Your** family permanently residing with **You** incur if **Your Pet** is injured or shows the first **Clinical Signs** of an **Illness** and **Your** usual **Vet** recommends another **Vet** treats **Your Pet**. **We** will pay reasonable costs for travel in between **Your** home and the other **Veterinary** practice.

What We will not pay

1. Any amount unless the cost of **Treatment** of the **Illness** or injury is covered under Section 1 – **Veterinary Fees**.
2. Any amount to travel to or from **Your Pet's** usual **Veterinary** practice or to, from or in between any practice or branch practice of a group of **Veterinary** practices **Your** usual **Veterinary** practice belongs to.
3. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

We will require an invoice for any accommodation from the hotel **You** stayed in. The invoice must show the dates and total cost of **Your** accommodation. **We** will also require evidence of travel costs.

Section 11 – Accidental damage

What We will pay

Any costs incurred up to the **Maximum Benefit** per **Period of Insurance** of £500, following accidental damage to personal property that is not owned by **You**, a member of **Your** immediate family, a relative, employee, guest or other person who is responsible for or in control of **Your Pet**. **You** are covered while **Your Pet** is visiting someone else's property, whether or not **You** are legally liable for the damage.

What You pay

The amount of the **Excess** shown in **Your** schedule.

What We will not pay

1. Damage to any motor vehicle or its contents.
2. Damage caused by **Your Pet** vomiting, defecating (fouling) or urinating.
3. Damage while **Your Pet** is left unattended.
4. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

You must provide **Us** with evidence of the damage. The damaged item must not be disposed of without **Our** written consent.

Section 12 – Quarantine costs

What We will pay

Up to the **Maximum Benefit** of £2,000 per trip, with a maximum of three trips per **Period of Insurance** and a maximum trip duration of 60 days:

1. Towards quarantine kennelling costs and costs incurred in getting a new **Health Certificate for Your Pet**, should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
2. Towards quarantine kennelling costs should, despite compliance with all the required regulations of the **Pet Travel Scheme**, **Your Pet** have to go into quarantine due to **Illness**.

What We will not pay

1. Any fees if the microchip was not checked and found to be functioning properly within the 14 days prior to **Your** departure on a **Journey**.
2. Any fees arising from any **Condition** of which **You** were aware before the start of the **Journey**.
3. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

We will ask **You** to support **Your** claim with documentary evidence that **Your Pet** was microchipped prior to **Your Journey** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

You must retain all relevant receipts because **We** will require **You** to support **Your** claim with evidence of expenditure.

Section 13 – Loss of health certificate

What We will pay

Up to the **Maximum Benefit** of £250 towards the cost of a replacement **Health Certificate** should the original **Health Certificate** become lost during a **Journey**. This includes any quarantine costs incurred as a direct result of the loss of the **Health Certificate**.

What We will not pay

1. Any loss that occurs prior to the start of **Your Journey**.
2. Any claim where the loss of the **Health Certificate** is not reported to the issuing **Vet** within 24 hours of discovery.
3. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

You must retain all relevant receipts because **We** will require **You** to support **Your** claim with evidence of expenditure.

Section 14 – Repeat tick and worming treatment

What We will pay

We will reimburse **You** if, as a direct result of **Your** departure for the **United Kingdom** being delayed by **Your Carrier**, reasonable fees are incurred by **You** in getting repeat tick and worming **Treatment** for **Your Pet**.

What We will not pay

1. Any costs incurred in obtaining the initial tick and worming **Treatment**.
2. Any costs incurred if the initial tick and worming **Treatment** was not performed in the time-scale required by the **Pet Travel Scheme**.
3. Any costs incurred if the tick and worming **Treatment** was not necessary in order to comply with the **Pet Travel Scheme**.
4. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

You must retain all relevant receipts because **We** will require **You** to support **Your** claim with evidence of expenditure.

We will ask **You** to support **Your** claim with documentary evidence that the initial tick and worming **Treatment** was obtained and that this was done in the time-scale required by the **Pet Travel Scheme**.

We will ask **You** to support **Your** claim with evidence that the tick and worming **Treatment** was necessary in order to comply with the **Pet Travel Scheme**.

Section 15 – Emergency expenses abroad

What We will pay

Up to the **Maximum Benefit** of £500 per trip, subject to a maximum of three trips per **Period of Insurance** and a maximum trip duration of 60 days, towards:

1. Reasonable additional accommodation expenses and repatriation of **You** and **Your Pet**, should **Your Pet** need emergency **Veterinary Treatment** and as a result of this **You** miss **Your** return travel to the **United Kingdom**.
2. Reasonable additional accommodation and transportation costs incurred by **You**, due to **Your Pet** becoming lost during a Journey, whilst **You** try to find **Your Pet** before the due date of **Your** return to the **United Kingdom**.
3. Reasonable additional accommodation and transportation costs incurred by **You**, for up to 4 days, if **Your Pet** is lost or strays before the date **You** are due to return to the **United Kingdom** and **You** elect to remain in the country where **Your Pet** went missing in an attempt to find **Your Pet**.
4. Reasonable additional accommodation expenses and repatriation of **You** and **Your Pet** should **Your** departure to the **United Kingdom** be missed as a direct result of the loss of **Your Pet's Health Certificate**.
5. Reasonable additional accommodation expenses and repatriation costs of **You** and **Your Pet** should **Your** departure to the **United Kingdom** be delayed by the Carrier in order to get the tick and worm **Treatment** repeated.

What We will not pay

1. Any emergency expenses if the cost of **Veterinary** fees is excluded under Section 1.
2. Any emergency expenses if the loss of the **Health Certificate** is excluded under Section 13.
3. Any emergency expenses if the repeat tick and worming **Treatment** is excluded under Section 14.
4. Anything mentioned in the General Exclusions on page 15.

Special conditions relating to claims

You must retain all relevant receipts because **We** will require **You** to support **Your** claim with evidence of expenditure.

We will ask **You** to support **Your** claim with documentary evidence that the initial tick and worming **Treatment** was obtained and that this was done in the time-scale required by the **Pet Travel Scheme**.

We will ask **You** to support **Your** claim with evidence that the tick and worming **Treatment** was necessary in order to comply with the **Pet Travel Scheme**.

Making Yourself Heard

*If **You** have cause for complaint, it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.*

***We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.*

Who to Contact?

The most important factors in getting Your complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

So **We** begin by establishing **Your** first point of contact:

Step One – Initiating Your Complaint

You need to contact **Us** on 0121 224 6782 and state **Your** complaint.

If **You** wish to provide written details, the following checklist has been prepared for **You** to use when drafting **Your** letter.

- Head **Your** letter 'COMPLAINT'.
- Give **Your** full name, postcode and contact telephone number(s).
- Quote the type of **Policy** and Your **Policy** and/or claim number.
- Advise that **You** have an AXA Pet Insurance **Policy**.

- Explain clearly and concisely the reason(s) for **Your** complaint.

The letter should be sent to the person dealing with **Your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

Step Two – Contacting AXA Insurance Head Office

If **Your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care
AXA Insurance
7th Floor
Civic Drive
Ipswich
IP1 2AN

Telephone: 01473 205926
Fax: 01473 205101

Email: customercare@axa-insurance.co.uk

Step Three – Beyond AXA

If **We** have given **You Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800
Fax: 020 7964 1001

Referral to the FOS will not affect **Your** right to take legal action against **Us**.

Our Promise to You

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **You** informed of progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

To help **Us** improve **Our** service, **We** may record or monitor telephone calls.

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