Veterinary Fees - Cover for illness or injury. This also includes 80 days veterinary fees cover if your pet travels under the PET Travel Scheme.

Third Party Liability (dogs only) - Covers your legal liability should your dog cause accidental injury to anyone or damage anyone’s property. Cover includes legal costs.

Death From Accident or Illness - If your pet dies as a result of an accident or illness we will pay the purchase price you paid for your pet.

Loss through Theft or Straying - If you can’t find your pet, we will refund the purchase price you paid for your pet to you.

Finding Your Pet - Should your pet go missing or be stolen, we will pay for the cost of local advertising and a reward.

Your Hospitalisation - If you spend more than 48 hours in hospital, we will pay a daily rate for your pet’s boarding fees or the cost of homecare with a friend or relative.

Holiday Cancellation - We will help you with the cost of cancelling your holiday if your pet needs lifesaving treatment or goes missing.

Waiver of Premium - We will pay your premium for each complete 30 day period you are unable to work as a result of an accidental injury, illness or involuntary unemployment.

What is not insured?

Veterinary Fees
- Any treatment outside the 12 month period.
- Any amount more than the maximum benefit per condition.
- Any condition that has been investigated by a vet or is known to you prior to the policy start date.
- Vet fees to treat an illness which occurred or showed signs within 14 days of cover starting.
- Veterinary fees excess. This is the amount you are required to pay as part of each vet fees claim.
- Preventative treatment such as routine vaccinations or voluntary treatment such as neutering for non-medical reasons or pregnancy.
- Treating an injury or illness that is preventable by vaccination and you failed to vaccinate.
- The cost of treatment for a dental condition or any related condition, unless there is a history of annual check-ups (or as recommended by your vet), the treatment is to relieve suffering due to illness and dental treatment was recommended and undertaken after the first 2 years (this does not apply for deciduous teeth).
- The cost of dental crowns, root canals or fillings.
- The cost of routine or investigative tests, including pre-operative blood tests.
- Transplants, pacemakers or prostheses.

Third Party Liability (Dogs only)
- The first £250 of any compensation or costs for property which has been damaged.
- Any claim arising as a result of your or anyone in your family’s profession, occupation or business, or resulting from any incident that happens at your or your family’s place of work.
- Any claim arising outside the United Kingdom, the Channel Islands or the Isle of Man.
- Any claim occurring on premises licenced for the sale of alcohol where your pet lives or is kept.

Death from Accident or Illness
- If your pet dies as a result of an accidental injury within 3 days of the start date or an illness within 14 days of the start date.
- If your pet dies as a result of poisoning or illness first occurring or showing symptoms within 14 days of the start date.
- If your pet dies due to a pre-existing condition.
- Any death resulting from an illness in any cat aged 10 years or over, or any dog aged 8 years or over, or in any select breed aged 5 years or over.

Loss through Theft or Straying and Finding Your Pet
- If your pet is lost or stolen within the first 14 days of the start date.
- If your dog is not microchipped.

Your Hospitalisation
- For alcoholism, drug abuse or self-inflicted injuries.
- If your accident or illness occurred or showed symptoms within 14 days of the start date or before the start date.

Holiday Cancellation
- Costs for anyone else who was on holiday with you other than members of your family.
- Expenses for non-lifesaving treatment or if your pet’s condition began before the cover started.
- If you booked your holiday less than 28 days before you were due to leave.
- If your pet’s illness first showed symptoms within 14 days of the start date or before the start date.

Waiver of Premium
- Any claim during the first 30 days of the start date.
- More than 6 premiums per incident.
- If your claim results from any condition you had or you are aware of any impending unemployment at the start date.

Are there any restrictions on cover?

General Conditions/Exclusions
- You cannot make a claim if your dog has been used as a guard dog, gun dog, farm dog, emergency rescue dog or as a dog used for racing or security purposes.
- You cannot make a claim for any dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991.
- You can insure your pet from 8 weeks of age.
- The upper limit to start a new policy for most dogs is their 8th birthday. For some breeds it is their 5th birthday and a list of these breeds is available in the policy.
- For cats, the upper age limit is their 10th birthday.
- Once your pet is insured, cover can continue beyond these upper age limits.