Pet Insurance for Cats and Dogs

Premium / Premium Plus

Terms and Conditions
Policy Summary

Policy Document

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**Life Time Cover**

This policy summary does not contain the full terms and conditions of your Post Office Money Pet Insurance. Full details are included within the policy document 02558.

**Who is the insurer?**

This policy is underwritten by:

Pinnacle Insurance plc

Pinnacle House

A1 Barket Way

Borehamwood

Hertfordshire WD6 2XX

Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Cardiff Pinnacle is a trading style of Pinnacle Insurance plc.

**Type of insurance and cover**

The policy provides 2 levels of life time insurance cover for cats and dogs subject to certain terms and conditions being met.

**Eligibility**

You can start insurance for your pet from 8 weeks up to their 8th birthday for dogs and their 10th birthday for cats. However, for the following breeds of dogs you can start insurance from 8 weeks up to their 5th birthday: Beauceron, Bernese Mountain Dog, Bull Mastiff, Bulldog, Deerhound, Dogue de Bordeaux, Estrela Mountain Dog, Giant Schnauzer, Great Dane, Irish Wolfhound, Leonberger, Mastiff, Neapolitan Mastiff, Newfoundland, Old English Bulldog, Old English Sheepdog, Pyrenean Mountain Dog, Rhodesian Ridgeback, Rottweiler, Shar Pei, St Bernard, Standard Poodle, Tibetan Mastiff and Utonagan.

Cover will continue beyond these entry ages for the life time of your pet subject to the terms and conditions of this policy.

**Your right to cancel**

If you are unhappy with your cover, you can cancel it within 14 days of receiving your policy and receive a full refund of any premium paid providing you have not made a claim. If you have made a claim or you cancel after this period no refund of premium will be paid.

To cancel, please contact our Customer Services Department using the contact details in Section 1 of the policy document.

- **Within the “cooling off period”** - if you decide you do not want the cover and wish to cancel your policy, you can do so within 14 days of the start date or the date you receive these policy documents (the “cooling off period”). You will receive a full refund of any premium you have paid provided no claim has been made under the terms of this policy. If you have made a claim, no refund of premium will be payable.

- **Outside the “cooling off period”** - if you cancel outside the initial 14 day cooling off period, no refund of premium will be payable.

If we change your premium and/or vary or waive your terms and conditions and you do not wish to continue your cover you should contact us to cancel. You can cancel without notice and without penalty.

Any cancellation will take effect at the end of the period for which you have already paid your premium.

All cancellation requests should be made to:

Customer Services Department

Post Office Money Pet Insurance

Pinnacle House

A1 Bartet Way

Borehamwood

Hertfordshire WD6 2XX

Telephone: 0330 123 1921

**Period of contract**

This is a monthly renewable policy for the life time of your pet with the premium fixed for 12 month periods and reviewed annually on the anniversary of the policy start date. The cover will continue until you fail to pay the premium when due, you or we cancel your policy or your pet dies, whichever happens first.

For full details, please see Section 5 D 2 of your policy document.

**What are the main features, benefits, exclusions and limitations of this policy?**

The table overleaf summarises the cover provided for your pet under this policy. For full details please refer to the relevant Sections in your policy document.

**How to claim**

As soon as your pet shows any signs of injury, illness or distress, we suggest you telephone Petcall any time of the day or night on 0330 123 1923.

Please make sure you have your policy number available when you telephone the helpline. Please note that we cannot guarantee the validity of a claim over the phone. You will need to provide a completed claim form and we will notify you in writing of our decision.

If your pet has collapsed, is unconscious or has been involved in a serious accident, you should consult your vet immediately.

In order to make a claim, please contact our Claims Department on 0330 123 1921 as soon as possible.

For full details, please see Section 6 of your policy document.

**Premiums**

The premium for this policy is payable monthly. The amount you pay for cover may change during the time you have this policy. This may be because of changes to our expected future costs. We will only change your premium for this reason where there is a change to the specific factors we have set out in your policy, and that change results in our expected future costs being higher or lower than assumed when the premium was set.
Your premium will be reviewed annually on the anniversary of the policy start date. Each year, at least three weeks before the current policy year is due to end we will send you a review notice setting out the new premium for the next policy year.

If your premium is changed due to legislative, tax or regulatory requirements or changes to your circumstances (specifically notified to us by you), then we may change your premium at any time during the policy year.

As a result of the premium review, your premium may go up, stay the same or go down, and there is no limit to the amount of any change.

If a review results in an increase to your premium and you do not wish to continue your cover, you can contact us to cancel.

For full details, please see Section 5 D 4 of your policy document.

Terms and conditions
Your terms and conditions will be reviewed annually on the anniversary of the policy start date. Each year, at least three weeks before the current policy year is due to end we will send you a review notice setting out the new policy terms and conditions for the next policy year.

If your terms and conditions must be changed due to legislative, tax or regulatory requirements or changes to your circumstances (specifically notified to us by you), then we may change them at any time during the policy year.

We may vary or waive the terms and conditions of this policy. This may be to:

- vary the cover provided under this policy because of changes to our expected future costs. We will only change your terms and conditions for this reason where there is a change to the specific factors we have set out in Section 5 D 4 (b) of your policy, and that change results in our expected future costs being higher or lower than assumed when the premium was set;
- improve your cover;
- comply with any applicable laws or regulations;
- reflect any changes to taxation; or
- correct any typographical or formatting errors that may occur.

Such changes may have the effect of increasing or reducing the cover previously provided under this policy. If you do not wish to continue your cover you can contact us to cancel.

For full details, please see Section 5 D 5 of your policy document.

Our right to cancel
There may be circumstances which cause us to cancel your policy, such as fraud or dishonesty.

For full details, please see Section 5 D 7 of your policy document.

Our complaints procedure
We hope you never need to, but if you want to complain about our products or services you can do so by:

- calling us: 0330 123 19 21
- writing to: Customer Relations Department
  Post Office Money Pet Insurance
  Pinnacle House
  Al Barnet Way
  Borehamwood
  Hertfordshire WD6 2XX

We will deal with any concerns you may have as quickly as we can and wherever possible within 8 weeks of receiving your complaint as required by the Financial Conduct Authority. If you are not satisfied with the answer we give you, you can refer your complaint to the:

Financial Ombudsman Service,
Exchange Tower
Harbour Exchange Square
London E14 9SR
Telephone: 0300 123 9 123
Website: www.financial-ombudsman.org.uk

If you make a complaint, it will not have any detrimental effect on the outcome of any claim you make. This procedure will not prejudice your right to take legal proceedings.

A leaflet detailing our full complaints process is available from us on request.

Compensation arrangements
We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities to you, you may be entitled to compensation from the FSCS.

Further information is available from their website: www.fscs.org.uk
## Veterinary fees

**Cover for illness or injury.**

We will not pay for:
- veterinary fees excess;
- any condition that has been investigated by a vet or is known to you prior to the policy start date;
- any excluded condition stated in your certificate of insurance;
- the costs of post operative, convalescent treatment which your vet confirms you could have provided in your home yourself;
- preventative treatment such as routine vaccinations, cosmetic or voluntary treatment such as neutering for non-medical reasons, or for pregnancy;
- treating any injury or illness that is preventable by vaccination and you failed to vaccinate;
- the cost of treatment for a dental condition and any related conditions, unless: there is a history of annual check-ups (or if not annual, as recommended by your vet) and evidence that any advice given has been followed within 6 months; the treatment is to relieve suffering due to illness; and the dental treatment was recommended and undertaken after the first 2 years of cover. This does not apply to the treatment of deciduous teeth;
- any cost of dental crowns, root canals or fillings;
- any cost relating to routine or investigative tests, unless these are to diagnose a condition due to specific existing symptoms and the condition is covered under this policy. This includes but is not limited to pre-operative blood tests;
- vet fees to treat an illness or poisoning first occurring or showing signs within 14 days of the start date;
- any treatment for accidental injury within 3 days of the start date;
- the cost of any transplants (including stem cell transplants), pacemakers, prostheses or associated treatment, including the provision of a support or mobility aids; or
- the cost of treatment for an illness which occurs or where symptoms show within the first 6 months of the start date where the direct cause of the illness was as a result of overseas travel or your pet being imported.

**Policy Reference**

Section 4 A

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## Third party liability

**Covers your legal liability should your dog cause damage or injury.**

Cover includes legal costs. This benefit is only applicable to dogs.

This cover does not apply if you are already insured under any other householders’ or liability policy, unless the cover provided by that policy has been exhausted.

We will not pay for:
- 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 anyone in your family’s place of work;
- any claim arising outside the United Kingdom, the Channel Islands or the Isle of Man; or
- any claim occurring on premises licensed for the sale of alcohol where your pet lives or is kept.

**Policy Reference**

Section 4 G

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## Your hospitalisation

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

We will not pay:
- for hospitalisation for alcoholism, drug abuse, attempted suicide or self-inflicted injuries;
- if your accident or illness occurred or showed symptoms before the policy start date; or
- any claim if your illness first occurs or shows symptoms within the first 14 days of cover.

**Policy Reference**

Section 4 E

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## Holiday cancellation

**We will help with the cost of cancelling your holiday if your pet needs lifesaving treatment or goes missing.**

We will not pay:
- expenses arising from your holiday cancellation for non-lifesaving treatment or if your pet’s condition is pre-existing;
- if you booked your holiday less than 28 days before you were due to leave or if you can get the expenses back from any other source e.g. travel insurance;
- any claim if your pet’s illness first showed symptoms within 14 days of cover; or
- costs for anyone else who was on holiday with you other than members of your family.

**Policy Reference**

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<tr>
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<th>Significant Exclusions and Limitations</th>
<th>Policy Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Finding your pet</strong></td>
<td>Should your pet go missing or be stolen, we will pay for the cost of local advertising and a reward.</td>
<td>Section 4 D</td>
</tr>
<tr>
<td></td>
<td>We will not pay for:</td>
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<tr>
<td></td>
<td>• any claim for searching for or finding your pet within the first 14 days of cover;</td>
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<td></td>
<td>• any amount more than the maximum benefit;</td>
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<td>• any reward to a family member;</td>
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<td></td>
<td>• any reward to the person who was caring for your pet when it was lost or stolen; or</td>
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<td></td>
<td>• any claim if your dog is not microchipped in accordance with the applicable microchipping legal requirements in force at the time of any claim (save where this is certified as not being required including for reasons of animal health).</td>
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</tr>
<tr>
<td><strong>Loss through theft or straying</strong></td>
<td>If, despite everything, you can’t find your pet, we will refund the purchase price you paid for your pet to you.</td>
<td>Section 4 C</td>
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<tr>
<td></td>
<td>We will not pay:</td>
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<td></td>
<td>• any claim for a lost or stolen pet within the first 14 days of the start date;</td>
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<td></td>
<td>• any amount more than the maximum benefit; or</td>
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<tr>
<td></td>
<td>• for any claim if your dog is not microchipped in accordance with the applicable microchipping legal requirements in force at the time of any claim (save where this is certified as not being required including for reasons of animal health).</td>
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<tr>
<td><strong>Death from accident</strong></td>
<td>If your pet dies as a result of an accident we will pay you the purchase price you paid for your pet.</td>
<td>Section 4 B</td>
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<td></td>
<td>We will not pay:</td>
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<td></td>
<td>• if your pet dies as a result of an illness;</td>
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<td></td>
<td>• if your pet dies as a result of poisoning first occurring or showing symptoms within 14 days of the start date; or</td>
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<td></td>
<td>• any amount more than the maximum benefit.</td>
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<tr>
<td><strong>Waiver of premium</strong></td>
<td>We will during the policy year 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.</td>
<td>Section 4 H</td>
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<td>We will not pay:</td>
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<td></td>
<td>• for any claim during the first 30 days from the start date;</td>
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<td></td>
<td>• more than 6 premiums per accidental injury or for each period of illness or involuntary unemployment;</td>
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<td>• if your claims results from any condition you had before you took out the policy;</td>
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<td>• if you are under 18 or over your planned retirement age;</td>
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<td>• if you were working for less than 16 hours per week immediately prior to the date your unemployment or accident occurred or illness began;</td>
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<td>• if you were aware of impending unemployment when you took out the policy; or</td>
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<td>• if you were self-employed but have not ceased trading.</td>
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<tr>
<td><strong>Overseas extension of cover</strong></td>
<td>If your pet travels under The Pets Travel Scheme the policy includes 90 days of veterinary fees cover.</td>
<td>Section 4 I</td>
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<td>We will not pay for:</td>
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<td>• any cost associated with complying with the requirement of the Pets Travel Scheme;</td>
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<td>• any amount more than the maximum benefit;</td>
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<td></td>
<td>• any claim for third party liability outside the United Kingdom, the Channel Islands or the Isle of Man; or</td>
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<td></td>
<td>• any claims for treatment not supported by a receipt endorsed with the address and telephone number of the veterinary surgery providing treatment.</td>
<td></td>
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<tr>
<td><strong>General conditions/exclusions</strong></td>
<td>• Any claim arising where your pet has been used as a guard dog, gun dog, farm dog, emergency rescue dog or as a dog used for racing or for security purposes.</td>
<td>Section 5 C</td>
</tr>
<tr>
<td></td>
<td>• Any dog that is required to be registered under the Dangerous Dogs Act and/or the Dogs (muzzling) regulations.</td>
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</tbody>
</table>
This policy provides you with everything you need to know about your Post Office Money Pet Insurance and contains all the contractual terms and conditions of your cover including the exclusions. Please read this policy carefully, and keep it in a safe place as it explains the benefits that are available to you and the conditions which must be met to qualify for those benefits. The policy, certificate of insurance and any endorsements should be read as one document. Any excesses or special conditions/exclusions are shown in your certificate of insurance. Please make sure that you:

- know what this insurance does and does not cover; and
- understand the terms and conditions of making a claim.

This policy uses words and phrases that have specific meanings. You will find these explained in Section 2. Defined words are shown in “bold” wherever they appear.

### Section 1 - Contact details

As there may be times when you need to get in touch with us, we have put our contact details in this Section so that they are easy to find.

If you need to speak to us, please call us on 0330 123 1921. Lines are open Monday to Friday, 8.30am to 6pm.

For non-emergency pet health queries: Please call our helpline (Petcall) any time of the day or night on 0330 123 1923. Please make sure that you have your policy number available when you telephone.

In case of emergencies: If your pet has collapsed, is unconscious or been involved in a serious accident you should consult your vet immediately. Should this then result in you needing to make a claim, please contact our Claims Department on 0330 123 1921 as soon as possible.

To improve the quality of our service, we may monitor and record telephone calls.

If you need to write to us, you should address your letter to the relevant department and send it to the address below:

| For general enquiries or cancellations: | Customer Services Department |
| For claims: | Claims Department |
| To make a complaint: | Customer Relations Department |
| Address: | Post Office Money Pet Insurance |
| | Pinnacle House |
| | A1 Barnet Way |
| | Borehamwood |
| | Hertfordshire WD6 2XX |

Email Customer Services Department: postofficecustservice@pinnacle.co.uk

Email Claims Department: postofficevets@pinnacle.co.uk

You can also download a vet fees claim form online at: www.postofficemoney.co.uk/pet-insurance
Section 2 - Definition of terms

Accidental Injury means a sudden and unforeseen injury which is the result of an identifiable and known cause or event during the policy year. This includes any symptoms, whether or not diagnosed.

Alternative Medicine means herbal or homeopathic medicine.

Bilateral means the right and left sides of paired organs or body parts.

Certificate of Insurance means the personalised document issued by us which sets out the details of your cover, and which should be read in conjunction with the terms and conditions of the policy.

Complementary Treatment means physiotherapy, hydrotherapy, osteopathy, massage and healing, acupuncture or chiropractic treatment.

Condition(s) means any illness or accidental injury whether or not it results in a diagnosis. There will be conditions that will fall in the following categories:

1. Bilateral Condition(s) means any illness or accidental injury affecting bilateral body parts of your pet such as (but not limited to) ears, eyes, cruciate ligaments, hips and patellae;
2. Recurring Condition(s) means any previous illness or any symptoms relating to that illness or a previous accidental injury or any symptoms relating to that accidental injury that may come back or that your pet is prone to, no matter how many times this comes back or how many areas of the body are affected;
3. Related Condition(s) means if a number of illnesses, accidental injuries or symptoms are:
   (a) diagnosed as one illness or accidental injury; or
   (b) caused by, relate to, or result from another illness, accidental injury or symptom.

When applying a maximum benefit or exclusion, we will consider bilateral conditions, recurring conditions or related conditions as one illness or accidental injury, unless a vet confirms that they are unrelated. We may seek further confirmation of this from a vet appointed by us.

Excess(es) means the amount you are required to pay as part of each and every Veterinary Fees claim under this policy. The excess is applicable to each condition per policy year and is shown in your certificate of insurance.

Family means your spouse, civil partner, partner of the same or opposite sex whom you currently live with, children, parents or other relatives who normally live with you.

Helpline means the helpline operated by Petcall, a trading name of Vetsdirect Limited. Company Number: SC230445. Registered office: 4 Atlantic Quay, 70 York Street, Glasgow G2 8JZ.

Illness means physical disease, sickness, abnormality, infection or failure which is not caused by an accidental injury. This includes any symptoms, whether or not not diagnosed.

Involuntary Unemployment means:

1. being entirely without paid employment (which includes the assisting, managing and/or the carrying on of any part of the day to day running of a business); and
2. being available for, and actively seeking work and registered with the:
   (a) Department for Work and Pensions Jobcentre Plus; or
   (b) Department for Social Development in Northern Ireland; or
   (c) States Insurance Authorities in the Channel Islands or a European Union member state; or
   (d) Department of Social Care in the Isle of Man; and
3. you must have signed a Jobseeker’s agreement within the United Kingdom, or equivalent agreement in Northern Ireland, the Channel Islands, the Isle of Man or a European Union member state; and
4. if you are self-employed, you must have ceased trading and the final accounts for the winding up of the business have been prepared and submitted to HM Revenue & Customs.

Market Value means the cost for an animal of the same age, breed, pedigree, sex and breeding ability as your pet.

Maximum Benefit means the most we will pay during the policy year in respect of any element of cover as set out in your certificate of insurance.

Microchipping Legal Requirements means The Microchipping of Dogs (England) Regulations 2015 (as amended or replaced) and the, or any, equivalent legislation applying in Wales, Scotland and Northern Ireland providing for the compulsory microchipping of dogs.

Pet means the cat or dog named and described on the certificate of insurance.

Pets means Pet Travel Scheme, the United Kingdom Government scheme, administered by the Department for Environment, Food and Rural Affairs (DEFRA) 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. The scheme is also known as the PETS.

Poisoning means the introduction of a substance into the body by any route which causes accidental injury or death to your pet.

Policy Year means the 12 month period shown on your certificate of insurance during which your premium and benefit levels are guaranteed. However, due to legislative, tax or regulatory requirements we may be required to alter your premium during that 12 month period. Section 5 D 4 (d) of this policy provides more detail.

Pre-existing Condition means a condition or any complication directly attributable to that condition that has been investigated by a vet or is otherwise known to you, prior to the start date of the insurance. This also includes any symptom which clinical evidence shows you knew about or where your pet showed symptoms that you would have been aware of prior to the start date.

Premium(s) means the monthly premium payable by you in respect of this insurance.
Select Breed(s) means the following breeds of dog:
Beauceron, Bernese Mountain Dog, Bull Mastiff, Bulldog, Deerhound, Dogue de Bordeaux, Estrela Mountain Dog, Giant Schnauzer, Great Dane, Irish Wolfhound, Leonberger, Mastiff, Neapolitan Mastiff, Newfoundland, Old English Bulldog, Old English Sheepdog, Pyrenean Mountain Dog, Rhodesian Ridgeback, Rottweiler, Shar Pei, St Bernard, Standard Poodle, Tibetan Mastiff and Utonagan.

Start Date means the date on which your pet first becomes covered under this policy as shown on your certificate of insurance. Symptom(s) means a change in your pet’s normal healthy state, its bodily functions or behaviour. Treatment(s) means any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care provided by a vet, veterinary practice or member of an approved professional organisation following your vet’s instruction, which a vet who may be appointed by us deems necessary in line with the Royal College of Veterinary Surgeons code of professional conduct up to the limits set out in your certificate of insurance. We may telephone your vet to ascertain that treatment was appropriate for the particular condition.

Vet means:
1. In the United Kingdom, the Channel Islands or the Isle of Man, a member of the Royal College of Veterinary Surgeons, actively working as a veterinary surgeon or holding a veterinary degree approved by the Royal College of Veterinary Surgeons; or
2. outside the United Kingdom, the Channel Islands or the Isle of Man, a veterinary surgeon who is registered and actively working in a country covered by the PETS.

A vet treating your pet cannot be you, a relative or close friend.

Vet Fees means fees charged by a vet to provide treatment for a condition.

We, Us, Our means Pinnacle Insurance plc trading as Cardif Pinnacle. Pinnacle Insurance plc (Company Registered number 1007798) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110866) and which its registered office address is at Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

You, Your, Yourself means the person named in the certificate of insurance who is responsible for your pet. Joint policyholders are not permitted. If your pet is owned by more than one person you must select one to be the policyholder.

Section 3 - Eligibility and cover limits

You can start insurance for your pet from 8 weeks up to their 8th birthday for dogs and their 10th birthday for cats. However, for select breeds of dogs you can start insurance from 8 weeks up to their 5th birthday.

Cover will continue beyond these entry ages for the lifetime of your pet subject to the terms and conditions of this policy. The maximum benefits payable under this policy per policy year are shown in your certificate of insurance.

Section 4 - Your insurance cover

A. Veterinary fees

What we will pay

We will reimburse you the cost of any treatment your pet has received for a condition(s) during the policy year, up to the limits set out in your certificate of insurance. We may telephone your vet to confirm the treatment was appropriate for the particular condition. If a vet appointed by us advises these fees and treatment are excessive, we will negotiate with your vet on your behalf and we may ask you to seek an alternative vet for future treatment. Otherwise we may not be able to pay future claims.

What you pay - the excess

For each condition that is treated during the policy year and which is not related to any other condition treated during the same policy year you will have to pay the excess.

What you are covered for:
1. vet fees incurred treating the condition;
2. any alternative medicine your vet recommends;
3. any complementary treatment your vet recommends up to £750 per policy year;
4. the cost of having your pet put to sleep (euthanasia) if recommended by or agreed with your vet;
5. 25% of the cost of a clinical diet for your pet for a maximum period of 6 months per condition, provided it is recommended by your vet for a treatable condition other than for obesity/weight loss;
6. the cost of treatment for a dental condition and any related conditions, provided:
   a) there is a history of annual check-ups (or if not annual, as recommended by your vet) and evidence that any advice given has been followed within 6 months;
   b) the treatment is to relieve suffering due to illness; and
   c) the dental treatment was not recommended and undertaken within the first 2 years of cover. This does not apply to the treatment of deciduous teeth;
7. the cost of dental treatment as a result of an accidental injury;
8. ongoing treatment of a condition providing the policy remains in force.

We will not pay for:
1. any treatment your pet has received outside the policy year;
2. the excess;
3. any amount more than the maximum benefit in any policy year;
B. Accidental death

What we will pay

We will reimburse you the price you paid for your pet up to the maximum benefit, if it dies during the policy year following an accidental injury.

We will pay this benefit in addition to any treatment costs already paid to treat your pet for the accidental injury. If you did not pay for your pet or have no formal proof of payment, we will pay you whichever is the lower value of the amount you disclosed at the time of your application for cover or the market value (up to the maximum benefit).

We will not pay this benefit if your pet dies as a result of:

1. an illness;
2. poisoning first occurring or showing symptoms within 14 days of the start date; or
3. if your pet dies due to an accidental injury within 3 days of the start date.

C. Theft and straying

What we will pay

We will reimburse you the price you paid for your pet up to the maximum benefit, if during the policy year your pet is stolen or strays and is not recovered within 30 days.

If you did not pay for your pet or have no formal proof of payment, we will pay you whichever is the lower value of the amount you disclosed at the time of your application for cover or the market value (up to the maximum benefit).

What you need to do

As soon as you find out your pet is missing, you must report this to the vet which is closest to where your pet went missing, local rescue centre or local authority warden. If your pet is a dog, you must also tell the police and ask for an incident or crime number when reporting your loss.
If your pet is found after we have paid you, you must repay us all the money you received. We may take legal action to recover the money if you fail to repay us.

We will not pay this benefit if your:
1. pet is stolen or strays within 14 days of the start date; or
2. dog is not microchipped in accordance with the applicable microchipping legal requirements in force at the time of any claim (save where this is certified as not being required including for reasons of animal health).

D. Finding your pet

What will we pay
We will reimburse you for any local advertising expenses, rewards and other costs you have had to pay to help recover your pet after it is stolen or strays during the policy year, up to the maximum benefit.

We will not pay:
1. if your pet is stolen or strays within 14 days of the start date;
2. any reward not supported by a signed receipt giving the name, address and telephone number of the person who found and returned your pet to you;
3. any reward to a family member;
4. any reward to the person who was caring for your pet when it was lost or stolen; or
5. if your dog is not microchipped in accordance with the applicable microchipping legal requirements in force at the time of any claim (save where this is certified as not being required including for reasons of animal health).

E. Your hospitalisation and boarding fees

What will we pay
We will reimburse your kennel or cattery fees that you have had to pay up to the maximum benefit, if during the policy year:
1. you are ill or injured and have to spend more than 48 hours in hospital; and
2. your pet stays in a licensed kennel or cattery while you are hospitalised.
Alternatively, if you ask someone who is not living with you to look after your pet while you are in hospital, we will pay a daily rate of £4, subject to the maximum benefit.

We will not pay any costs resulting from:
1. your hospitalisation for alcoholism, drug abuse, attempted suicide or self-inflicted injuries; or
2. your hospitalisation for an illness or accidental injury first occurring or showing symptoms before the start date; or
3. an illness first occurring or showing symptoms within 14 days of the start date.

F. Holiday cancellation

What will we pay
We will reimburse you the cost of any lost travel and accommodation expenses up to the maximum benefit, if during the policy year you or any member of your family cancel your holiday less than 7 days before you were due to leave or you come home early, because your pet goes missing while you are away or your vet advises your pet needs life-saving treatment.

We will not pay:
1. costs for anyone else who was on holiday with you other than members of your family;
2. if you cancel your holiday or come home early because your pet needs treatment which your vet confirms is not life-saving;
3. if you cancel your holiday or come home early because your pet needs treatment arising from:
   (a) an accidental injury, illness or poisoning first occurring or showing symptoms before the start date; or
   (b) an illness or poisoning first occurring or showing symptoms within 14 days of the start date;
4. if you booked your holiday less than 28 days before you were due to leave; or
5. if you can claim these expenses back from any other source e.g. travel insurance.

G. Third party liability (only applicable to dogs)

This cover does not apply if you are already insured under any other householders’ or liability policy, unless the cover provided by that policy has been exhausted.
You must provide us with details of any other insurances which may provide cover for the damage or accidental injury in question. We will then contact the other insurer(s) to determine who will handle your claim and our liability for any compensation, costs and expenses, which will be determined by reference to the cover provided under each of the relevant policies.

What will we pay
If your pet causes an accidental injury to anyone or damages anyone’s property during the policy year and you are legally responsible, we will pay up to the maximum benefit in aggregate for:
1. any compensation and legal costs awarded by a court for their accidental injury or damage to their property; and
2. the legal costs defending a claim.
If more than one person is injured or has their property damaged, we will pay compensation and legal costs awarded by a court and the legal costs defending a claim until the maximum benefit is reached.
If someone else is looking after your pet when the accidental injury or damage occurs, we will pay provided:
1. you asked them to look after your pet;
2. you did not agree to pay them to look after your pet;
3. the accidental injury or damage was not to them or their property; and
4. you are not aware that your pet has previously caused any accidental injury or damage.

What you pay
The first £250 of any compensation or costs for property which has been damaged.
We will not pay:
1. compensation or legal costs if the injured person or owner of the damaged property:
   (a) is you or part of your family;
   (b) lives in your home;
   (c) works for you; or
   (d) was looking after your pet with your permission.
2. if you or someone listed above is looking after the property or holding it in trust;
3. the first £250 of any compensation or costs for property which has been damaged;
4. for any claim if you are legally responsible for the accidental injury or damage only because of an agreement or contract you have entered into;
5. for 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 anyone in your family’s place of work;
6. for any claim occurring on premises licensed for the sale of alcohol where your pet lives or is kept; or
7. for any claim arising outside the United Kingdom, the Channel Islands or the Isle of Man.

Other dogs
If another dog was involved with your pet in causing accidental injury or damage, we will only pay for the damage or injury caused by the 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 accidental injury or damage your uninsured dog or their dog caused.

Conditions
1. You must notify us immediately of any injury/damage you become aware of which may lead to a claim under this Section 4 G (Third Party Liability). You must give us any assistance we request (including providing us with any information and/or documents that are relevant to your claim, at your expense) and follow any instructions we give you. We may choose to take over any complaint or legal action against you, in your name and at our expense.
2. 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.
3. Do not give anybody information or help them claim against you unless you have received instructions from us to do so.
4. 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.
5. Do not incur any legal costs relating to a claim under this Section 4 G (Third Party Liability) - we will arrange for legal representation if applicable.
6. In some circumstances, following a claim for Third Party Liability or an incident involving your pet which is relevant to that element of cover, it may be necessary to exclude your pet from part or all of the Third Party Liability cover from your next policy review. If this should happen we will advise you in writing and adjust your premium accordingly.

H. Waiver of premium
What we will pay
We will during the policy year 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.

We will not pay:
1. more than 6 premiums per accidental injury, illness or period of involuntary unemployment;
2. if your accidental injury, illness or involuntary unemployment first occurs during the first 30 days from the start date;
3. if your inability to work results from a condition or any complication directly attributable to that condition or any symptoms related to that condition you had before you took out the policy;
4. if you are under 18 years or over your planned retirement age;
5. if you were working for less than 16 hours per week immediately prior to the date your unemployment or accident occurred or illness began;
6. if you were aware of impending unemployment when you took out the policy; or
7. if you were self-employed but have not ceased trading;

I. Overseas extension of cover
What we will pay
We will reimburse you the cost of any treatment your pet has received in any country included in the PETS (England) Order 1999 (as amended, supplemented or re-enacted) during the policy year, subject to the maximum benefit. You are covered for a maximum of 90 days in any policy year whilst in any of the countries included in the PETS, subject to you complying with all the requirements of the PETS.

We will not pay for:
1. any costs associated with complying with the requirements of the PETS;
2. claims arising outside the designated PETS countries, the United Kingdom, the Channel Islands and the Isle of Man;
3. any claims for treatment not supported by a receipt endorsed with the address and telephone number of the veterinary surgery providing treatment; or
4. any claim for Third Party Liability outside the United Kingdom, the Isle of Man or the Channel Islands.
Section 5 - General conditions and exclusions

A. Your rights and responsibilities
1. Any claim you make will be assessed fairly, reasonably and promptly against the information you provide and the terms of the policy.
2. You must take your pet for regular annual check-ups (or as otherwise recommended by your vet) and vaccinations with licensed products as recommended by your vet.
3. You must respond honestly to any request for information we make when you take out cover under this policy, or apply to vary your cover under this policy. In the event that any statement of fact you make is untrue or misleading, this may affect the validity of your policy, any claims previously paid by us, and whether you can make any subsequent claim.
4. If you have legal rights against another person in relation to your claim, we may take legal action against them in your name and at our expense. You must give us all the help that you can and provide any documents that we ask for.
5. This is a monthly renewable policy and you must pay your premium in full and on time to remain covered.
6. You must check your certificate of insurance on receipt and return it to us for correction if you find any mistakes.
7. You must keep to the conditions of the policy.
8. You must never make any claim you know is false or dishonest.
9. If you wish to cancel your policy, please contact us as set out in Section 1.
   If you fail to carry out these responsibilities, we may reduce or refuse to pay any claim you may make.

B. Our rights and responsibilities
1. We will assess all claims fairly, reasonably and promptly against the information you provide and the terms of the policy.
2. When you claim, if you have other insurance cover under which you can claim, you must notify us of the other insurer and give us authority to contact them to discuss how we apportion liability for the claim.
3. For Third Party Liability claims the cover under this policy only applies if the cover provided to you under any other householders’ or liability policy has been exhausted.
4. We may need to see your pet’s records from any vet who has treated it and any other information about your pet before your claim is paid. If the vet charges for this information, you will have to pay.
5. We may need to arrange for a representative to visit you and your pet if we feel we need further information to properly validate your claim.
6. We will conduct all communications with you in English.
7. As explained in Section 4 G “Conditions” 6, it may be necessary for us to exclude your pet from part or all of the Third Party Liability cover when we next review your policy. If this should happen we will advise you in writing and adjust your premium accordingly.

C. General exclusions
We will not pay for:
1. Any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in this policy.
2. Any claim arising from a malicious or intentional act, willful injury, or gross negligence by you or any member of your family.
3. Any claim arising from worrying or chasing livestock.
4. Any pet less than 8 weeks old.
5. Any claim arising where your pet has been used as a guard dog, gun dog, farm dog, emergency rescue dog or as a dog used for racing or for security purposes.
6. Any dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991.
7. Any loss if you break the United Kingdom animal health or importation legislation.
8. Any claims arising as a result of war, civil war, hostilities (whether war be declared or not), terrorist activity, revolution, civil unrest or any similar event.
9. Any claims arising from radiation, nuclear explosion or radioactive contamination.
10. Any claims arising from air, water or soil pollution.
11. Any claim arising from pressure waves from supersonic aircraft.
12. The costs and compensation for euthanasia of your pet under a court order or the Contagious Diseases (Animals) Act 1869 or following its destruction for the protection of livestock.
13. Any claim which your vet confirms has arisen as a result of you not taking reasonable care of your pet.

D. Contract of insurance
1. The contract of insurance between you and us consists of these policy terms and conditions, your certificate of insurance and any endorsements.
2. Your cover under this policy will end on the earliest of the following:
   (a) the date your pet dies;
   (b) the date you fail to pay the premium when due;
   (c) the date you or we cancel your cover subject to the terms and conditions of this policy.
3. (a) If we make any claim payments as a result of dishonesty or deceitful behaviour by you (or by someone acting on your behalf), then:
   1. we may stop making further payments and may seek to recover from you any sums paid by us in respect of any dishonest claim;
   2. we may terminate the contract with effect from the time of the behaviour which may affect other claims; and
   3. if we terminate the contract, we may refuse to pay any claims occurring after the time of the dishonest claim.
(b) If we terminate the contract under this section, we will not return any of the premiums paid by you.
(c) These provisions will not affect any valid claim occurring before the dishonest claim.

4. Premiums
(a) The premium for this policy is fixed for 12 months and reviewed annually on the anniversary of the policy start date. Each year, at least three weeks before the current policy year is due to end, we will send you a review notice to your last known address setting out the new premium for the next policy year. However, please note that due to legislative, tax or regulatory requirements or changes to your circumstances (specifically notified to us by you), we may be required to alter your premium during that 12 month period. Section 5 D 4 (d) below of this policy provides more detail.
(b) When reviewing your premiums, we will consider any future impact to one or more of the following:
   1. changes due to new information arising from our own experience suggesting that our future claims experience is likely to be better or worse than previously assumed. This information includes changes to the number and types of claims we expect to pay or changes to the average expected amount paid per claim;
   2. changes due to new information arising from external sources such as general industry, population or reinsurer experience suggesting that our future claims experience is likely to be better or worse than previously assumed. This includes information on the cost of veterinary treatments (which may vary depending upon your location) and general information about the breed of your pet;
   3. changes to your circumstances such as the age of your pet or any change to your address;
   4. relevant changes to our previous assumptions in relation to:
      (a) expenses related to providing the insurance;
      (b) policy lapse rates which means the average time policies are held;
      (c) interest rates;
      (d) tax rates;
      (e) the cost of any legal or regulatory requirements.
(c) Any changes to your premium we make will not:
   1. be made as a result of any reason other than changes in the assumptions mentioned in Section 5 D 4 (b) above; or
   2. be made to recover any previous losses.
(d) If we change your premium under this policy due to legislative, tax or regulatory requirements, then we will endeavour to give you at least three weeks’ written notice of this change. However we may not be able to give you three weeks’ notice as legislative, tax or regulatory requirements are outside our control.
(e) As a result of the premium review, your premium may go up, stay the same or go down, and there is no limit to the amount of any change.
(f) If we change your premium and you do not wish to continue your cover you should contact us to cancel. You can cancel at any time as set out in “Your right to cancel” Section of your policy summary.
(g) You must continue to pay the premium when you are making a claim under this policy to ensure that cover can continue in respect of any further treatment provided or costs incurred. Claims can only be considered in respect of treatment provided or costs incurred during the period for which premium has been paid.

5. Terms and conditions
(a) The terms and conditions of this policy are fixed for 12 months and reviewed annually on the anniversary of the policy start date. Each year, at least three weeks before the current policy year is due to end, you will be given written notice to your last known address of any alteration to the terms and conditions of cover under this policy. However, please note that due to legislative, tax or regulatory requirements or changes to your circumstances (specifically notified to us by you), we may be required to alter your policy terms and conditions during that 12 month period. Section 5 D 5 (e) below of this policy provides more detail.
(b) We may vary or waive the terms and conditions of this policy to reflect changes in the assumptions set out in Section 5 D 4 (b) above which, we use to design and price your cover. Such changes may have the effect of increasing or reducing the cover previously provided under this policy.
(c) We may make changes to your policy terms and conditions on each anniversary of the start date of your policy. When changing your terms and conditions, we will consider any future impact of changes in one or more assumptions due to the reasons set out in Section 5 D 4 (b) above.
E. General conditions

1. **Territorial limits** - this insurance only applies in the United Kingdom, the Channel Islands and the Isle of Man except for claims arising under Overseas Extension of Cover where the territorial limits are extended to include any country included in the PETS (England) Order 1999 (as amended, supplemented or re-enacted).

2. **Choice of law** - this policy is governed by English law. 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 you will be entitled to commence legal proceedings in your local courts.

3. **Surrender value** - when your cover under this policy ends it will not have a cash value.

4. **Transfer rights** - the rights given under this policy can be transferred directly to another individual taking on the full responsibility of the pet provided you obtain our consent. In order to transfer the rights of your policy, please contact our Customer Services Department using the details in Section 1. Transfer of rights may result in a change to the premium amount.

5. **Telephone recording** - to improve the quality of our service, we will be monitoring and recording some telephone calls.

6. Failure to comply with any condition of this policy may result in the suspension or the stopping of the benefits.

7. **We** have a regulatory obligation to prevent fraud. In the event of a claim, any information you have supplied relevant to this insurance and on the claim form, together with other information relating to the claim may be shared with other insurers in order to prevent fraudulent claims.
Section 6 - Making a claim

Before making any claim please check your policy and certificate of insurance to see if you are covered. Please remember that any costs relating to the completion of claim forms must be paid by you.

Please note that we cannot guarantee the validity of a claim over the phone. You will need to provide a completed claim form and we will notify you in writing of our decision.

A. Veterinary fees

Ring the helpline if you need medical advice regarding your pet

As soon as your pet shows any signs of an injury, illness or distress, we suggest you telephone the helpline any time of the day or night on 0330 123 1923. Please make sure that you have your policy number available when you telephone the helpline.

Special Note: If your pet has collapsed, is unconscious or been involved in a serious accident you should consult your vet immediately. Should this then result in you needing to make a claim, please contact our Claims Department on 0330 123 1921 as soon as possible.

Step 1 Check with your vet
Before your pet is treated, check your vet is prepared to complete a claim form, provide invoices and a full medical history.

Step 2 Request and complete a claim form
You can download a claim form online at: www.postoffice.co.uk/pet-insurance or alternatively request one from our Claims Department on 0330 123 1921. Complete your sections of the claim form and ask your vet to fill in their part. Remember you and your vet must both sign the form.

Step 3 When to claim
You should send us your claim form within 6 months of the first date of treatment or within 6 weeks of the end of the policy year if the treatment is not complete by that time. Failure to do so will result in non payment of your claim unless there are exceptional circumstances.

Step 4 Return the claim form to us together with the invoices showing the costs/fees you have incurred.

B. Third party liability (only applicable to dogs)

Step 1 Ring our Claims Department on 0330 123 1921 immediately, or as soon as reasonably possible, for advice if someone is holding you responsible for an accidental injury or damage, caused by your pet. We will send you a claim form to complete.

Important:
Do not accept any responsibility or respond to any letters, court documents or other legal documents.

Step 2 Return the claim form to us together with:
(a) a detailed written description of the incident; and
(b) any legal claim form, court document or other legal document you have received.

Step 3 Forward any letters or other legal and court documents you receive to us as soon as possible quoting your policy number and claim number (if known).

C. All other claims

Step 1 Request a claim form from our Claims Department on 0330 123 1921.

Step 2 Complete the relevant sections of the claim form, sign and return together with:
Accidental Death:
(a) if applicable, the original purchase receipt you received when you bought your pet; and
(b) if applicable, your pet’s pedigree certificate.

In the absence of a purchase receipt, we reserve the right to restrict your claim to the market value or the amount you disclosed at the time of your application for cover, whichever is the lower value (up to the maximum benefit).
Theft and straying/finding your pet:
(a) the police incident or crime number (for missing dogs);
(b) if applicable, the original purchase receipt you received when you bought your pet;
(c) if applicable, the pedigree certificate;
(d) receipts for any advertising costs and rewards; and
(e) documentation confirming your pet’s microchip number.

In the absence of a purchase receipt, we reserve the right to restrict your claim to the market value or the amount you disclosed at the time of your application for cover, whichever is the lower value (up to the maximum benefit).

Your hospitalisation and boarding fees:
(a) your boarding kennel or cattery receipt(s); and
(b) evidence from your doctor or hospital confirming your hospital stay.

Holiday cancellation:
(a) the booking invoice and cancellation invoice from your travel agent, tour operator or holiday organiser; and
(b) evidence of the booking confirmation, booking date, dates of the holiday, cost of the holiday, cancellation or return home date, a copy of your travel insurance policy, evidence from your vet that your pet required life saving treatment, evidence that your holiday was cancelled or you had to return home early and any expenses you cannot recover.

Waiver of premium:
(a) Disability claims - details of your doctor, and a copy of your medical certificate; or
(b) Involuntary unemployment claims - a copy of any correspondence from the Department for Work and Pensions with regards to benefits you have received and details of your former employer if you were in full-time employment, or if you are self-employed confirmation from your accountant that you have involuntarily ceased trading and that the final accounts for the winding up of the business have been prepared and submitted to HM Revenue & Customs.

If you live and work in the Channel Islands or the Isle of Man, in respect of any Sections relating to HM Revenue & Customs, the local equivalent shall apply.

Overseas extension of cover:
(a) a receipt endorsed with the address and telephone number of the veterinary surgery who provided the treatment;
(b) a copy of your pet’s passport; and
(c) a copy of veterinary notes from the treating vet.

Section 7 - If you have a concern

A. Customer service

If you have any queries during your policy year or you need to change your address, your payment details or your pet dies from natural causes, please contact our Customer Services Department on 0330 123 19 21.

B. Important information

Your Post Office Money Pet Insurance is underwritten under policy number 02558 (1st January 2015) by Pinnacle Insurance plc.
Post Office Money Pet Insurance is arranged, administered and underwritten by Pinnacle Insurance plc. (Company Registered number 1007798) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 110866) and whose registered office address is at Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.