

A close-up photograph of a light brown bulldog and a grey tabby kitten. The bulldog is standing and looking down at the kitten, which is lying on its back with its paws raised. The background is softly blurred, showing a lamp and a chair.

PET INSURANCE

Policy Wording

INTRODUCTION

The Insurer

Your **Policy** is arranged and administered by Policy Excess Insure Limited on behalf of Financial & Legal Insurance Company Limited. Policy Excess Insure Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 836031. Registered in England and Wales under Company No. 10706852. The insurance provided by this **Policy** is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220.

Documentation

This is Your **Policy** Wording. It is only valid when coupled with Your **Policy** Schedule. These two documents make up Your insurance contract between You and the insurer. We recommend that You review Your cover periodically to ensure that it continues to meet Your needs.

We do not provide any advice or personal recommendations about insurance products which we arrange or administer.

If You need Your Insurance Product Information Document, **Policy** document and schedule in large print, audio or braille, please contact Us and We will be happy to help.

Claims

The Claims Manager, a trading name of Bumble Bee Essex Ltd, is authorised by Financial & Legal Insurance Company Limited to handle all claims under this **Policy**.

Cancellation

In line with Our statutory obligations You may cancel the **Policy** within 14 days of purchase. Providing no claims have been made a refund of your premium will be issued. Full details are offered when requesting cancellation. Should You choose to cancel Your **Policy** after the 14-day cooling off period We will not make any refund. To cancel Your **Policy**, please visit My Account at nova-direct.com/login.

We are not bound to accept the renewal of any insurances and may at any time cancel this **Policy** by sending You 14 days' notice in writing to the email address provided at point of purchase. Valid reasons for cancellation are:

- Fraud,
- Non-payment of **Policy** premium(s),
- Threatening, abusive, racist or xenophobic behaviour, towards staff, employees or **Claims Handlers**,
- Failure to reveal or hide facts which may influence Our acceptance of Your **Policy** and/or claim,
- Deliberately misrepresent facts to Us, be deliberately dishonest or grossly exaggerate, or forge fraudulent information/documentation in order to influence Our acceptance of Your **Policy** and/or claim.

Renewals

You agree to the automatically renew Your **Policy** with Us unless You specifically notify Us that You do not wish to renew. We will email You before Your **Policy** expires with full details of Your premium along with the terms and conditions for the next **Policy** year. When We offer You further periods of insurance We reserve the right to change Your premium.

You may opt out of auto-renewal via My Account by visiting nova-direct.com/login. Details of Your renewal will be emailed to You approximately 21 days prior to the expiry of Your **Policy**. To ensure continuation of cover, Your card will be charged up to 7 days prior to the expiry of Your existing **Policy**. Should Your payment card decline we will message You a payment link allowing You to pay online in order to ensure continuation of cover. Should You fail to pay for Your renewal prior to the expiry of Your **Policy**, Your **Policy** will automatically lapse.

Eligibility for cover

The **Policy** is designed to help cover the costs of **Treatment** should Your **Pet** fall ill or be involved in an **Accident**. To be eligible for cover You must be a permanent resident of the United Kingdom and be over 18 years old.

We will only cover Your **Pet** if Your **Pet** is a cat or dog, registered with a veterinary clinic, practice or surgery in the UK, You own the **Pet** and have taken reasonable steps to maintain the health of Your **Pet** and prevent Your **Pet** from **Accident**, **Injury** or **Illness**. The **Pet** must be at least four (4) weeks old.

Indemnity Limit

Our liability in any **Policy** Period Of Cover is limited to the amount detailed on Your **Policy** schedule. You can make unlimited claims in the **Period Of Cover**.

Claims Excess

This **Policy** has a claims excess of £100.00 per **Condition**. No co-payment is required. If the claims **Excess** exceeds the cost(s) of **Treatment** Your **Excess** will be refunded.

GOOD TO KNOW

The **Indemnity Limit** is the maximum total amount that can be claimed for all combined claims made under each section of cover in **Your Policy** in any given **Policy period** - know as the **Period Of Cover**. These are yearly limits that refresh each year if **You** continue to renew **Your Policy**.

The **Indemnity Limit** amounts are detailed in **Your Policy Schedule** and are inclusive of **Excess** payments made by **You**.

There is no limit to the number of **Conditions Your Pet** may have in a **Period Of Cover**.

COVER LEVELS

We offer **Accident and Illness** and **Accident Only** cover. **Accident and Illness** covers **Your Pet** for **Accident and Illness**. **Accident Only** covers **Your Pet** for **Accidents** only. Your cover type is detailed on **Your Policy schedule**.

Below is a summary of the **Policy benefits** along with the significant monetary limits or maximums. Please refer to the specific benefits in this **Policy Wording** of full details.

MAKING A CLAIM

All claims need to be lodged online at

theclaimsmanager.com

For recorded information and advice. Please call **0330 828 6354**. Lines are open 24 hours a day, 7 days a week, 365 days a year.

This is a pay and reclaim Policy. You do not need, nor do we provide, pre-authorisation for treatment.

MY ACCOUNT

Policy changes, access documents & more

nova-direct.com/login

Still need help? Instant help is available via live chat

Policy Benefit	Claims Limit/Maximum	Accident Only Cover	Accident & Illness Cover
Vet Fees (Consultation)	£55.00 initial + £40.00 each follow up consultation	✓	✓
Vet Fees (Emergency)	£100.00 for an emergency consultation	✓	✓
Vets Fees (Medication)	£50.00 per Condition	✓	✓
Vet Fees (Hospitalisation)	£40.00 per Condition	✓	✓
Complementary Treatment(s)	£50.00 per Condition	✓	✓
Death Of Pet Benefit	Up to £500.00	✓	✓
Advertising (Missing Pet)	£250.00 per incident	✓	✓

DEFINITIONS

Any words that are bold and start with a capital letter, have specific meaning and the same meaning where they appear.

Accident - a sudden and unforeseen **Injury** that happens completely by chance with no planning or deliberate intent which is the result of an identifiable and known cause or event. An accident must involve a third party, such as an individual.

Bilateral Condition - any **Condition** affecting body parts of which **Your Pet** has two, one each side of the body such as (but not limited to) ears, eyes, cruciate ligaments, hips and patellae. When applying a benefit or exclusion **Bilateral Conditions** are considered as one **Condition**.

Broker - means the insurance intermediary who sold You this Policy and who is named in Your Policy.

Claims Handler - means The Claims Manager, a trading name of Bumble Bee Essex Ltd.

Clinical Signs - changes in **Your Pet's** normal healthy state, condition, appearance, bodily functions or behaviour.

Complementary Treatment - includes, but not limited to; acupuncture, homeopathic or herbal medicines, hydrotherapy, laser treatment and physiotherapy.

Condition - any **Clinical Signs** of **Injury** or **Illness** resulting in the same diagnosis regardless of the number of incidents or the areas of the body affected.

Diagnosis - any investigative procedure, screening, biopsies, test or scan undertaken as a direct result of the **Accident** or **Illness** suffered by **Your Pet** for the purposes of identifying the cure or treatment required.

Excess - the first part You pay under the terms of the Policy. This Policy has a £100.00 claims **Excess** and applies to each **Accident**, **Injury**, **Illness** or **Condition** that receives **Treatment**.

Family - Your spouse, civil partner, partner, parents, brothers, sisters, children and grandchildren who normally live with You at Your **Home** address.

Home - the address listed on your Policy Schedule.

Illness - physical disease, sickness, abnormality, infection or failure which is not caused by an **Accident**. This includes any **Condition**, whether or not diagnosed.

Injury / Injured - damage or trauma caused by an **Accident**.

Lifetime Cover - cover for **Treatment** of any **Injury**, **Illness** or **Condition** renewed each **Period Of Cover**.

Material Fact - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to offer or incept this Policy.

Mitigate - the principle in law that a party who has suffered a loss has to take reasonable action(s) to minimize the amount of loss suffered thereby accepting the cheapest and most economic claims outcome as outlined by the **Claims Handler**.

Period Of Cover - the term of Your Policy as stated in your Policy Schedule.

Pet - the cat or dog named on Your Policy.

Policy - the Policy Wording and Policy Schedule that form your contract and insurance.

Policyholder - the person named on the Policy Schedule.

Start Date - the date Your Policy start.

Stolen / Theft - the unlawful taking of **Your Pet** against Your will by another party.

Territorial Limits / UK - means England, Scotland, Wales and Northern Ireland.

Treatment(s) - any consultation, advice, medication, surgery, nursing and care given by **Your Vet**, veterinary practice or member of an approved professional organisation following **Your Vet's** instruction. We may telephone **Your Vet** to confirm that **Treatment** was right for the **Condition**.

Vet - a member of the Royal College of Veterinary Surgeons.

Vet(s) Fee(s) - the customary and essential amount typically charged by **Your Vet** or a qualified practitioner (who is a member of a recognised association) recommended by **Your Vet** for **Treatment** of an **Injury**, **Illness** or **Condition**.

We/us/our/The Company – means Policy Excess Insure Ltd trading as Nova Direct on behalf of Financial & Legal Insurance Company Limited.

You/Your - means the person who took out this Policy and is named as the Policyholder.

COVER BENEFITS

In this section We tell You what is covered and what is not covered by Your Policy for the Period Of Cover.

Vet Fees



We will reimburse You up to the amount shown in Your Policy schedule for Treatment, subject to the deduction of Your Excess.

What You Are Covered For

If Your Pet is involved in an Accident, injured and requires Treatment from a Vet, this part of Your Policy helps You pay for the Vet Fees. If You have Accident and Illness this part also covers You if Your Pet suffers an Illness.

1. Vet Fees for the cost of the Treatment Your Pet has received for a Condition.
2. Complementary Treatment Your Vet recommends.
3. A clinical diet for Your Pet.
4. If Your Pet requires hospitalisation We will contribute towards the cost of these fees.

The above are subject to the "What Are The Limitations On Cover" and "What's Not Covered" sections.

What Are The Limitations On Cover

These are the limitations on cover that apply to Vet Fees.

1. You must seek medical attention, advice or arrange an appointment for Your Pet with Your Vet within 2 days (48 hours) of noticing the Injury, Illness or Condition. If You fail to do so then Your claims payment will be reduced by 50%.
2. If Your Pet requires any form of Vet consultation, including specialist consultations such as surgical or neurology, We will contribute up to £55.00 for the initial consultation.
3. If Your Pet requires follow-up consultations for the same Accident, Condition or Illness, We will contribute up to £40.00 per consultation.
4. If an emergency, house call or out-of-hours consultation is required for Your Pet, We will contribute £100.00 towards these costs. We require Your Vet to confirm in writing that Your Pet was suffering a life-endangering Injury, Illness or Condition.
5. When Your Pet recommends a Complementary Treatment We will contribute up to £50.00 towards the costs. This is the maximum benefit, per Condition, for Complementary Treatment regardless of the number of Treatments required.
6. If Your Pet is recommended a clinical diet, by Your Vet, for a

treatable Condition other than for obesity/weight loss, then We will cover 10% of the cost for food for a maximum of 4 weeks.

7. Following Treatment, if Your Pet requires hospitalisation We will contribute up to £40.00 towards hospitalisation costs. This is the maximum benefit, per Condition, for hospitalisation regardless of the number of nights or days hospitalisation.
8. We will contribute up to £55.00 towards the cost of medicating Your Pet during the course of it's Treatment as a result of the Accident, Injury or Illness.

What's Not Covered

The following are not covered. These are in addition to the General Conditions and General Exclusions.

1. Costs resulting from or relating to umbilical hernias or the Condition Cherry Eye.
2. Costs resulting from Your Pet being overweight.
3. Cosmetic Treatment, routine Treatment or preventative Treatment recommended by Your Vet to prevent an Injury, Illness or Condition including but not limited to; trimming, scaling, polishing teeth, removal of deciduous teeth, vaccinations, spaying, castration, removal of retained testicles, de-matting, grooming or nail clipping, flea control, breeding and any claims arising as a result of these procedures.
4. Any dental Treatment(s) or costs as a result of tooth or gum disease
5. Costs arising from Your Pet being pregnant, or in relation to giving birth including false pregnancies.
6. Costs arising from vicious tendencies or behavioural problems shown by Your Pet or as a result of worrying livestock.
7. Costs of putting Your Pet to sleep, cremation and disposal.
8. Costs incurred, Treatment received or prescribed for use after the Period Of Cover or We stop receiving Your premium.
9. Costs not supported by a receipt/invoice showing full details of the costs incurred.
10. Any Diagnosis costs. This includes, but limited to; blood tests, scans (of any type), X-ray, ultrasound, MRI or medical screening (of any type).
11. Costs incurred by the attending and/or referral Vet, including but not limited to; the prescription of medication not dispensed by the Vet, administration fees, dispensing fees, clinical waste fees, handling fees and postage and packaging.
12. Costs of an Injury, Illness or Condition occurring or Treatment received outside of the UK.
13. Cost of buying or hiring equipment, such as cages.
14. Costs relating to prosthetic limbs and the fitting of prosthetic limbs except hip and/or elbow replacements.
15. Costs of Your Pet undergoing organ transplants.
16. Any transport, including an ambulance or any emergency vehicle, costs.

Death Of Pet



We will reimburse You up to the amount shown in Your Policy schedule, subject to the deduction of Your Excess.

What You Are Covered For

If Your Pet is involved in an Accident and dies or is put to sleep by a Vet, this part of Your Policy helps You cover these costs. If You have Accident and Illness this part also covers You if Your Pet dies or is put to sleep following an Illness.

1. We will pay You the price You paid for Your Pet, up to £500

The above are subject to the "What Are The Limitations On Cover" and "What's Not Covered" sections.

What Are The Limitations On Cover

These are the limitations on cover that apply to Death Of Pet.

1. If Your Pet is less than 1 years old (up to 11 months and 30 days), We will pay 100% of the price You paid for Your Pet.
2. If Your Pet is 1 - 5 years old, We will pay 50% of the price You paid for Your Pet.
3. If Your Pet is over 5 years old, We will pay 25% of the price You paid for Your Pet.
4. If Your Pet is a pedigree You are will need to send Us a recongised club registration document, pedigree certificate and purchase receipt or invoice. If this cannot be provided You will receive £75.00 if Your Pet is a dog and £50.00 if Your Pet is a cat.

What's Not Covered

The following are not covered. These are in addition to the General Conditions and General Exclusions.

1. Death if Your Pet dies or is put to sleep by a Vet more than 365 days after any Injury, Illness or Condition first showed Clinical Signs.
2. Death resulting from and relating to umbilical hernias.
3. Death resulting from Your Pet being overweight.
4. Death due to Injury, Illness or Condition of any Pet aged 8 years or over at Your Policy Start Date.
5. Putting Your Pet to sleep
 - (i) for financial reasons
 - (ii) because of vicious tendencies or behavioural problems
 - (iii) due to law, regulation, a government department, a public authority or similar, or order related to a notifiable disease.
6. Death following a surgical operation or general anesthetic for cosmetic Treatment, routine Treatment or

preventative Treatment recommended by Your Vet to prevent an Injury, Illness or Condition including but not limited to; trimming, scaling, polishing teeth, removal of deciduous teeth, vaccinations, spaying, castration, removal of retained testicles, de-matting, grooming or nail clipping, flea control, breeding and any claims arising as a result of these procedures.

7. Death following Your Pet being pregnant or giving birth including false pregnancies.
8. Costs of putting Your Pet to sleep, cremation and disposal.
9. Death occurring outside of the UK.
10. Death caused as a result of Your Pet undergoing organ transplants.

Boarding Kennels



We will reimburse You up to the amount shown in Your Policy schedule for the cost of boarding Your Pet, subject to the deduction of Your Excess.

What You Are Covered For

If Your Pet is involved in an Accident, injured and requires boarding, this part of Your Policy helps You pay for boarding kennel fees. If You have Accident and Illness Cover this part also covers You if Your Pet suffers an Illness.

1. The cost of boarding Your Pet whilst Your Pet is a registered inpatient of a hospital, staying or boarding for a minimum of 3 days.

The above are subject to the "What's Not Covered" section.

What's Not Covered

The following are not covered. These are in addition to the General Conditions and General Exclusions.

1. Any boarding kennel costs as a result of pregnancy.

Holiday Cancellation



We will reimburse You up to the amount shown in Your Policy schedule if You need to cancel or curtail Your holiday due to Your Pet require life-saving surgery, subject to the deduction of Your Excess.

What You Are Covered For

If Your Pet is involved in an Accident, injured and You need to cancel or curtail Your holiday, this part of Your Policy helps You pay for cover these costs. If You have Accident and Illness

Cover this part also covers You if Your Pet suffers an Illness.

The above are subject to the "What's Not Covered" section.

What's Not Covered

The following are not covered. These are in addition to the General Conditions and General Exclusions.

1. Costs exceeding the Indemnity Limit shown on Your Policy schedule.
2. Costs arising from any Injury, Illness or Condition which:
 - a. first showed Clinical Signs, happened or existed before Your Policy Start Date.
 - b. is the same as or has the same diagnosis as or is caused by, related to or results from an Injury, Illness, Condition or Clinical Signs displayed before Your Policy Start Date.
3. Costs for any condition caused as a result of an Accident, Injury or Illness which displayed Clinical Signs within 14 days of Your Policy Start Date.
4. Any costs when surgery is not life-saving.
5. Claims where you do not hold valid travel insurance covering Your holiday.
6. Costs that can be claimed from any other source.

Advertising

We will reimburse You up to the amount shown in Your Policy schedule if You need to advertise for the return of Your Pet, subject to the deduction of Your Excess.

What You Are Covered For

If Your Pet is Stolen or goes missing then We will cover up to £250.00 for the cost of advertising for Your Pets return.

What's Not Covered

The following are not covered. These are in addition to the General Conditions and General Exclusions.

1. Any costs where You have not reported the loss or Theft of Your Pet to the police and local animal welfare centre.

Accidental Damage

We will reimburse You up to the amount shown in Your Policy schedule if Your Pet accidentally damages personal property, subject to the deduction of Your Excess.

What You Are Covered For

If Your Pet accidentally damages personal property that is not

owned by You, Your Family, a relative, employee, guest or other person who is responsible for or in control of Your Pet.

You are covered whilst Your Pet is visiting someone else's property, whether or not You are legally liable for the damage.

What's Not Covered

The following are not covered. These are in addition to the General Conditions and General Exclusions.

1. Damage to any motor vehicle or its contents.
2. Damage caused by Your Pet vomiting, defecating (fouling) or urinating.
3. Damage occurring whilst Your Pet is left unattended.
4. Damage which could otherwise be claimed under any other insurance, such as home insurance
5. Third Party Injuries.
6. Damaged item where the item has been disposed of or proof of purchase cannot be provided.

GENERAL CONDITIONS

The following apply to all sections of this Policy:

1. You must always take reasonable steps to prevent Accidents, Injury, Illness, loss and damage and to minimise any claims under this Policy. You must have Your Pet vaccinated against distemper, hepatitis, leptospirosis, parvovirus for dogs, kennel cough when entering a boarding kennel or show, and feline infections such as enteritis and cat flu for cats.
2. Anyone claiming under this Policy must comply with its terms as far as they can apply.
3. You must co-operate fully and truthfully to give Us any information We may need.
4. Your Pet must be owned by You, the Policyholder shown on Your Policy, either jointly or solely.
5. If Your Pet has suffered from an Injury, Illness or Condition that has not been disclosed to Us at the Start Date or review of the Policy, We may place an exclusion retrospectively to the Start Date or review.
6. Where You maliciously and/or recklessly fail to disclose a Material Fact at the Policy Start Date, review or when making a claim We may (i) reject Your claim (ii) endorse Your Policy (iii) void Your policy and/or (iv) retain Your premium.
7. You must observe and fulfil all the terms, conditions and endorsements of the Policy otherwise We may not be liable under the Policy.
8. When We invite You to renew Your Policy We may,

- alter premiums, cover, terms and conditions as necessary for any reason including such factors as **Your Pet's** age or medical history.
- 9. If any loss, damage or liability is insured by any other **Policy** (or would be insured if this **Policy** did not exist) **We** will not be liable for the claim. **We** will only pay anything over the amount which should have been paid under that **Policy** (or policies) if this **Policy** had not been taken out.
- 10. **We** are liable only if **We** have received the correct premium before the **Start Date** of each **Period Of Cover** or within the credit period if **We** have allowed one to a broker or intermediary.
- 11. **We** will deduct any amount due to **Us** from any claim settlement.
- 12. If **You** submit a claim relating to a previous **Policy Period Of Cover**, **We** may backdate any exclusion to the **Start Date** of the relevant **Period Of Cover**.
- 13. If any dispute arises as to the amount to be paid under the **Policy**, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration adds to **Your** legal rights and does not replace them.

GENERAL EXCLUSIONS

This **Policy** will not apply for any claim caused by, arising from, or relating to, the following:

- 1. Any costs or claim exceeding the **Indemnity Limit** shown on **Your Policy** schedule.
- 2. Any costs or claim arising from any **Accident, Injury, Illness** or **Condition** which:
 - a. first showed **Clinical Signs**, happened or existed before **Your Policy Start Date**.
 - b. is the same as or has the same diagnosis as or is caused by, related to or results from an **Accident, Injury, Illness, Condition** or **Clinical Signs** displayed before **Your Policy Start Date**.
- 3. Any costs or claim for any condition caused as a result of an **Accident, Injury** or **Illness** which displayed **Clinical Signs** within 14 days of **Your Policy Start Date**.
- 4. Any **Accident, Injury, Illness** or **Condition** that is excluded from cover as detailed on **Your Policy** schedule or notified separately by letter or email.
- 6. Any claim which is the result of **You** breaking the UK regulations on animal health and importing animals.
- 7. Any claim as a result of any sexually transmitted disease, rabies, Aujesky's disease, leishmaniasis, epidemic outbreaks whether vaccinated against or not, or any notifiable disease.
- 8. The **Policy** does not cover using **Your Pet** in any trade, profession or business.
- 9. **We** will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, willful or criminal act by:
 - a. **You** or someone acting on **Your** behalf; or
 - b. someone caring for or in control of **Your Pet**; or
 - c. one of **Your Family**, employees, licensees, paying guest, someone living with **You** or any other person in a contractual relationship with **You**.
- 10. Any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war was declared or not), civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs, military power or coup.
- 11. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
- 12. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusions, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear form or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisations(s) or governments(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.
- 13. **We** do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
 - a. Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;
 - b. arising from any fear or threat (whether actual or perceived) of such Influenza, notifiable disease, virus, bacteria or contagion;
 - c. any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza, notifiable disease, virus, bacteria or contagion.

If **We** allege that, by reason of this exclusion, any claim is not covered by this **Policy** the burden of proving the contrary shall be upon the **Policyholder**.
- 14. **We** do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through or in consequence of or contributed to by:

- a. arising from any fear or threat (whether actual or perceived) of an epidemic and/or pandemic;
 - b. any action taking in controlling, preventing, suppressing or in any way relating to an epidemic and/or pandemic.
15. If **We** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the Policyholder.
16. **We** do not cover any claim that results from a disease transmitted from animals to humans.
We do not cover any claim for third party injuries.

CLAIMS PROCESS

Review your cover

Read your **Policy** documents to ensure that **You** are covered for the claim that **You** wish to make. Read any exclusions that may apply and make sure **You** understand them.

You must report **Your** claim to the **Claims Handlers** within 48 hours of any incident which is likely to give rise to a claim. The claim will only be able to progress once all the requested information has been received and approved by **Us**; and if applicable, the relevant **Excess** has been collected from **You**.

Making a claim

Please visit the **Claims Handlers**, at theclaimsmanager.com, select **Make A Claim**, followed by **Pet**.

If you experience any issues raising a claim please call 0330 828 6354, where recorded advice and information can be obtained.

Claims progress

To log the claim, **You** will be asked for your **Policy** reference, personal details, **Pet** information and incident details. Please note that we do not warrant for turn around times in order to complete **Your** claim. **We** do not manage claims and therefore cannot warrant for the response times of the **Claims Handlers**. However, every effort will be made to action **Your** claim in a timely fashion.

Every claim made is an insurance claim, each claim is individually assessed according to the evidence provided. The **Claims Handlers** operate within normal office hours. Please allow for a reasonable time period for the **Claims Handlers** to respond to **Your** enquiries. The latest status updates, including responses times can be found on the **Claims Handlers** website.

Evidence the claim

The **Claims Handlers** will send **You** an email requesting the

necessary evidence and information to support **Your** claim.

For all claims

1. Evidence of ownership for **Your Pet**. This could be an adoption certificate, microchip database registration document or kennel club registration document.
2. Full medical history for **Your Pet** from **Your Vet**. This must include **Your details**, **Your Pet's name** and **Your Pet's age**. If **Your Pet** is a dog it must also include **Your Pet's** microchip number or reference.
3. Treatment letter from **Your Vet** to explain the reason for **Your Pet's** treatment. This maybe included in the medical history.
4. Vaccination records from **Your Vet** to detail **Your Pet's** vaccination history. This maybe included in the medical history.
5. Details of any other insurance policy which may apply to **Your Pet**.

Vet Fee & Boarding Kennel claims

In addition to the requirements for all claims, for **Vet Fee** and **Boarding Kennel** claims **You** are required to :

6. Invoices for **Your Pet's Treatment** from **Your Vet**. This must include **Your details** and **Your Pet's name** and detail all the costs incurred.

Death Of Pet claims

In addition to the requirements for all claims, for **Death Of Pet** claims **You** are required to :

7. Purchase receipt or invoice for **Your Pet**. This must include **Your details**, **Your Pet's name** and details of the seller, breeder or adoption centre.

Holiday Cancellation claims

In addition to the requirements for all claims, for **Holiday Cancellation** claims **You** are required to :

8. Full details of **Your** holiday including the dates, times, locations, mode of transport, persons and costs.
9. Details of **Your** travel insurance **Policy** including **Policy** reference, certificate and documentation.

Advertising claims

In addition to the requirements for all claims, for **Advertising** claims **You** are required to :

10. Evidence to show that **You** reported **Your Pet** missing or lost to the Police and local animal welfare centre.
11. Invoice(s) to show the costs incurred.

Accidental Damage claims

In addition to the requirements for all claims, for Accidental Damage claims **You** are required to :

12. Full details of the damages items including make, model, description, colour and any serial numbers
13. Purchase receipt or invoice for the damage item(s).

We ask that all evidence must be addressed to, or in, **Your** name, the **Policyholder**, either jointly or solely. If this is not possible then at least the invoices/receipts for Treatment must be in the name of **Policyholder**, either jointly or solely.

You must provide **Us** with all requested information in order that **We** can progress **Your** claim. **We** do not cover the cost of obtaining any evidence, such as reports and estimates.

CLAIMS APPEAL

If **You** feel a mistake has been made in **Your** claims decision or evidence has not been considered, **You** of course have the right to appeal. Please email the **Claims Handler** stating **You** wish to appeal and **You** will be provided with details of how to appeal, advice on what evidence to provide and a link to submit **Your** appeal.

Your appeal will be acknowledged within 3 working days. A Senior Claims Assessor or Claims Manager will review **Your** claim from the ground up and provide a claims appeal decision within 7-10 working days. A Claims Appeal Decision cannot be appealed further.

FRAUD WARNING

If **You** or anyone acting on **Your** behalf knowingly commit a fraudulent act, or submit a fraudulent document, or makes a fraudulent statement, or exaggerate any claim made under this **Policy**, **We** will not pay the claim and will not cover **You** further under this **Policy**. In such an event, **You** will not be entitled to any refund of premium under this **Policy**.

We will process **Your** claim under the terms and conditions of this **Policy** based on the first reason notified to **Us** for **Your** claim. If **Your** claim is not covered and **You** then submit a claim having changed the circumstances of the **Accidental Damage, Accidental Loss, Breakdown or Theft**, **We** consider this to be dishonest. Details of all such cases will be passed to the appropriate agencies for action.

CONDITIONS

Other Insurance

If **You** were covered by any other insurance policy, known as dual insurance, for the same cover **We** may split and share the cost of **Your** claim with that Insurer. Where **You** are covered by another form of insurance **You** are obligated to inform **Us**.

Representation

The Consumer Insurance (Disclosure and Representations) Act 2012 requires **You** to take reasonable care and supply accurate and complete answers to all the questions when **You** apply for cover. **You** have an ongoing duty to make sure that all information supplied to us is true and accurate.

This obligation continues to apply during:

- annual renewal of **Your Policy**,
- when making changes to **Your Policy** during the period of insurance,
- when making a claim under this **Policy**.

Should any of **Your** information change, or should **You** become aware that information previously provided is no longer accurate, **You** must tell **Us** as soon as reasonably practicable. If **You** do not answer questions truthfully and accurately this may affect **Your** policy cover. If **You** supply **Us** with incorrect or false information **We** reserve the right to declare **Your Policy** invalid and cancel **Your** cover, and provide no refund of premium. If **You** make a claim, and the information provided is proven to be incorrect or false, **We** may refuse to pay all or part of **Your** claim. For full details of the remedies and actions that **We** can rely on in the event of a deliberate, reckless or careless non-disclosure and/ or misrepresentation, please refer to the provisions within the Consumer Insurance (Disclosure and Representations) Act 2012.

Right Of Recovery

We can take proceedings in **Your** name, but at **Our** expense, to recover the amount of any payment made under this **Policy**.

Substitution

This **Policy** only covers the **Pet** specified in the **Policy** or reported to and accepted by **Us**. **You** must tell us as soon as possible about any change of **Pet**.

The substitution of **Pet** may be permitted, subject to the payment of any additional premium. If a substitution is not accepted by the **Us**, or if cover is cancelled after a policy has been issued, no refund of the premium paid may be allowed other than during the initial 14 days from the date of **Policy** purchase.

COMPLAINTS

Our aim is to provide a first-class standard of service at all times. If You feel that You have been let down and You wish to raise a complaint please visit our Customer Services portal at nova-direct.com/customer-service where You will be able to lodge a complaint specific to Your enquiry and Policy type.

If You wish to lodge a complaint in writing, You may do so at:

Policy Excess Insure Ltd (t/a Nova Direct)
Market House, 25 Market Square, Leighton Buzzard,
Bedfordshire, LU7 1EU
complaints@nova-direct.com

Alternatively You are able to complain to the insurer directly by addressing Your complaint to:

Financial & Legal Insurance Company
5400 Lakeside, Cheadle Royal Business Park, Cheadle,
Cheshire, SK8 3GQ

Appeal

If Your complaint is still not capable of being resolved You have the right of appeal to the Financial Ombudsman Service. The Ombudsman can be contacted at:

Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 0234567 or 0300 1239123
Web: www.financial-ombudsman.org.uk

This complaints procedure is an addition to Your statutory rights as a consumer. Using this complaints procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

LEGAL & REGULATORY INFORMATION

Compensation Scheme

This Policy is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer is unable to meet their liabilities. You can get more information about the scheme at www.fscs.org.uk.

Law and Legal Proceedings Applicable

This Policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England. This Policy is written in English and all communication between the parties must be

in English.

Privacy Policy

Please note that by registering for this Policy You have consented to Us using Your information for the purposes of administering this Policy and to Us being able to transfer Your data outside of the European Economic Area for the purposes described within this Policy.

The information which You have supplied to Us maybe used by Us to supply You with services for which You have registered. We may use that information to contact You to obtain Your views on Our services, and We may contact You to inform You about important changes to the services We offer. We may contact You by post, mobile phone, text or e-mail. We will only contact You by the means You have requested to be contacted by. If You would prefer Us not to contact You to obtain Your views please contact us at customer.service@nova-direct.com.

To prevent fraud, We may exchange information with other insurers, and fraud prevention agencies. Your information will not be used or disclosed to any other party without Your permission unless required to by law.

Data Protection

We will only collect and use Your personal data in the following circumstances:

- a.) Policy set up and management,
- b.) We may collect and use Your name, identity and contact information, and personal information associated with Your Policy for the purpose of deciding whether to enter into, and when performing the agreement, between Us to provide You with Your Policy.
- c.) We may use automated decision making procedures to decide on the availability of a Policy and its terms. You may express Your views and request an individual review any automated decision by contacting Us at StStartcustomer.service@nova-direct.com,
- d.) We may share personal data collected with the administrator to manage the Policy. We may also share personal data collected for these purposes with third parties. The sharing of this information will be for identifying and credit checking purposes and to identify potential fraud,
- e.) We will retain the personal data used to decide whether to enter into a Policy for 6 years. We will retain the personal data used to manage and administer the Policy for the duration of the Policy life plus 6 years.

Your Personal Data Rights

We may send Your information to companies located outside the European Economic Area. If We transfer Your information to parties outside of the European Economic Area We will ensure that they apply the same levels of protection as We are required to apply to information held in the UK and to use Your information only for the purposes that We are permitted.

You have the following rights:

- a) To have access a copy of the personal data We hold about You.
- b) To ask Us to correct Your personal data if it is inaccurate or incomplete.
- c) To ask Us to erase Your personal data. We will provide You with a written response to any such request, including any reasons why We do not agree to the request.
- d) To stop us processing Your personal data in certain ways, e.g. for marketing purposes. If We do not agree to erase Your data because it might be needed for a future legal claim, We might instead agree to restrict its processing to these reasons alone.
- e) To obtain a copy of Your personal data for Your own purposes and to move, copy or transfer it from one environment to another.
- f) To object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, You damage or distress unless there is another legitimate reason for the processing.
- g) You can exercise the above rights by contacting:
customer.service@nova-direct.com.

If You have any questions about how We handle Your personal data please email customer.service@nova-direct.com. Please note that We record telephone calls for training and evidentiary purposes.