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)	Up to £100.00 per **Condition** or **Accident**	✔	✔
Vet Fees (Hospitalisation)	Up to £40.00 per **Condition** or **Accident**	✔	✔
Diagnosis	Up to £1,500.00 per **Period Of Cover**	✔	✔
Complementary Treatment(s)	£500.00 per **Condition** or **Accident**	✔	✔
Death Of Pet Benefit	Up to £750.00	✔	✔
Boarding Kennels	Up to **Indemnity Limit**		✔
Holiday Cancellation	Up to **Indemnity Limit**		✔
Advertising	Up to £500.00 per **Period Of Cover**		✔

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.

Period Of Cover - the term of Your Policy as stated in your Policy Schedule. This is normally 12 months.

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, known as the Indemnity Limit, 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 section of **Your Policy** helps **You** pay for the **Vet Fees**. If **You** have Accident and Illness this section 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 or arrange an appointment for **Your Pet** with **Your Vet** within 7 days 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 Vet** recommends a **Complementary Treatment We** will contribute up to £500.00 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 the Indemnity Limit towards the cost of medicating **Your Pet** during the course of it's **Treatment**.
9. **We** will contribute up to £1,500 towards Diagnosis costs of **Your Pet** during the course of it's **Treatment**.

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)**
5. Any costs as a result of tooth or gum disease
6. Costs arising from **Your Pet** being pregnant, or in relation to giving birth including false pregnancies.
7. Costs arising from vicious tendencies or behavioural problems shown by **Your Pet** or as a result of worrying livestock.
8. Costs of putting **Your Pet** to sleep, cremation and disposal.
9. Costs incurred, Treatment received or prescribed for use after the **Period Of Cover** or **We** stop receiving **Your** premium.
10. Costs not supported by a receipt/invoice showing full details of the costs incurred.
11. Any **Diagnosis** costs exceeding a total of £1,500 per **Period Of Cover**. This includes, but not limited to; blood tests, scans (of any type), X-ray, ultrasound, MRI or medical screening.
12. 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.
13. Costs of an **Injury**, **Illness** or **Condition** occurring or **Treatment** received outside of the **UK**.
14. Cost of buying or hiring equipment, such as cages.
15. Costs relating to prosthetic limbs and the fitting of prosthetic limbs except hip and/or elbow replacements.
16. Costs of **Your Pet** undergoing organ transplants.
17. Any transport, including an ambulance or any emergency vehicle, costs.

Death Of Pet

We will reimburse **You** up to £750.00, 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 £750

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 anaesthetic 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, known as the Indemnity Limit, for the cost of boarding **Your Pet.** Subject to the deduction of **Your Excess**.

What You Are Covered For

If **Your Pet** suffers an **Illness** and requires boarding, this part of **Your Policy** helps **You** pay for boarding kennel fees.

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.
2. Any costs as a result of **Your Pet** having an **Accident**

Holiday Cancellation

We will reimburse **You** up to the amount shown in **Your Policy** schedule, known as the Indemnity Limit, 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** suffers an **Illness** and **You** need to cancel or curtail **Your** holiday, this section of **Your Policy** helps **You** pay for cover these costs.

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. Any costs where the **Injury**, **Illness**, **Condition** or **Clinical Signs** displayed more than 7 days prior to your scheduled holiday departure 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.
7. Any costs as a result of **Your Pet** having an **Accident**

Advertising

We will reimburse **You** up to £500.00, subject to the deduction of **Your Excess**, per **Period Of Cover.**

What You Are Covered For

If **Your Pet** is **Stolen** or goes missing then **We** will cover up to £500.00 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.
2. Any costs as a result of **Your Pet** having an **Accident**

Accidental Damage

We will reimburse **You** up to the amount shown in **Your Policy** schedule, known as the Indemnity Limit, 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 EXCLUSONS

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
5. 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, sup-pressing 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

16. proving the contrary shall be upon the Policyholder.
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 may be included in the medical history.
4. Vaccination records from **Your Vet** to detail **Your Pet's** vaccination history. This may be 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 possible. 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 a 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** may be 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.