

# Pet insurance

All you need to know



direct line

# Welcome

## to Direct Line pet insurance underwritten by U K Insurance Limited

This booklet tells you everything you need to know about your pet insurance.

### **We're delighted that you've chosen Direct Line**

This booklet includes a summary of your cover and your policy wording.

Your policy documents include the policy wording, your policy schedule, proposal confirmation and, if applicable, any separate endorsement letter.

Please keep all your policy documents in a safe place so that you can take a look at them if you need them.



# Policy summary



This information is only a summary of what's covered. It doesn't form part of the contract between you and us. Full terms and conditions can be found within the policy documents.

## Features of a Direct Line Pet Insurance Policy

The policy you've purchased is underwritten by U K Insurance Limited and will run monthly for a period of 12 months unless advised otherwise.

Please read your policy carefully to ensure it meets your needs. Your policy schedule shows which Vet fee option you've chosen and which sections your pet or pets are covered for, any excesses or endorsements that may apply and premiums due. Please check you have the cover you need. Please also read any separate endorsement letters that may apply to your policy.

Please note: All cover is subject to the policy remaining in force.

## Section 1 Vet fees

### What's covered

**Essential:** Up to £4,000 or 12 months of cover (whichever is reached first) for necessary treatment for each separate condition, illness, injury or disease.

**Advanced:** Up to £8,000 for necessary treatment for each separate condition, illness, injury or disease.

**The Vet fee amount for both the Essential and Advanced policy includes:**

- Up to £45 towards consultation fees for each separate visit to the vet as a result of the condition.

- Up to £110 towards additional out of hours fees for each separate out of hours visit needed as a result of the condition.
- Up to £70 towards histology fees including any handling and interpretation fees.
- Up to £70 towards cytology fees including any handling and interpretation fees.
- Up to £35 per session towards hydrotherapy and physiotherapy fees.

### What's not covered

- The excess amount applicable to each separate condition.
- Preventative, non-essential or routine treatment or any treatment that as a pet owner you would expect to pay for.
- Any treatment to do with pregnancy or giving birth.
- Any treatment for tooth and gum problems.
- Any food.
- Any treatment or complementary treatment your pet has during a period of insurance if we haven't received the agreed premium for that period of insurance or that arise after a period of insurance where the premium hasn't been paid.
- More than 15 sessions of hydrotherapy or physiotherapy per condition.

## Section 2 Death from accidental injury (Optional)\*

### What's covered

The purchase price of your pet up to £1,500 if it dies following an accidental injury.

### What's not covered

- More than you paid or donated for your pet.

### **Section 3 Advertising and reward (Optional)\***

#### **What's covered**

Up to £1,000 towards local advertising costs to get your pet back if it's stolen or strays. This includes the cost of getting your pet home and a reward of up to £200.

#### **What's not covered**

- Any reward to a member of your family or anyone living with you.
- Any costs arising as a result of your dog being left unattended in a public place at any time.

### **Section 4 Loss of pet from theft or straying (Optional)\***

#### **What's covered**

The purchase price of your pet up to £1,500 if your pet is stolen or goes missing and isn't found within 45 days.

#### **What's not covered**

- More than you paid or donated for your pet.
- The purchase price if your dog was left unattended in a public place at any time.

### **Section 5 Boarding fees if you have to stay in hospital (Optional)\***

#### **What's covered**

Up to £1,000 towards costs you have to pay to have your pet looked after if you, or your family who normally live with you, have to go into hospital for more than four days in a row.

#### **What's not covered**

- Costs as a result of nursing home care or convalescence care not received in hospital.

### **Section 6 Holiday cancellation (Optional)\***

#### **What's covered**

Up to £5,000 for costs you can't get back from anywhere else if you have to cancel or cut short your holiday because your pet goes missing or needs sudden, unexpected life saving treatment, either when you're away or in the seven day period before you're due to go away.

#### **What's not covered**

- Any condition that's likely to need emergency life saving treatment that you were aware of before booking the holiday.
- Any claim if the life saving treatment could've been avoided by your pet being treated eight days or more before you were due to go away.

### **Section 7 Third party liability (Optional and applies to dogs only)**

#### **What's covered**

Up to £2 million towards compensation and costs you legally have to pay if your dog causes damage to property or injures a person.

#### **What's not covered**

- The first £250 of each claim for property damage.
- Any injury or damage to property (whether owned or being looked after) of you, your family, or anyone living or working with you.

## **Section 8** Overseas travel cover (Optional)

### **What's covered**

**Part A** extends cover to sections 1-7 as shown on your schedule to cover journeys to countries included in the UK Government's Pet Travel Scheme.

**Part B** provides cover for:

- Quarantine costs – up to £1,500
- Loss of your pet's passport – up to £250
- Repeat tapeworm treatment
- Emergency expenses abroad – up to £300.

### **What's not covered**

- More than three journeys in a policy period.
- Journeys of more than 30 days.
- Liability under the laws of the USA and Canada.

### **Main exclusions that apply to all sections of cover (General exclusions)**

- Claims for or in connection with any illness or disease, or recurrence of illness or disease, arising during the first 14 days of the pet being covered.
- Claims connected in any way with, or a recurrence of, a pre-existing condition, symptom or event.
- Your pet being used for, or claims arising from the use of your pet for commercial, guard, breeding, gun dog use, security or working purposes or for racing, unless agreed by us.

- Claims arising from your pet worrying livestock of any kind, including horses whether kept for work or leisure purposes.
- Claims arising from, related to, or costs associated with criminal proceedings or fines.
- Any payment for any claim that results from an incident covered by other insurance unless the cover provided by that insurance has been used up.

\* Sections 2-6 come as one optional benefit package.

**Helplines** – As well as the cover above, your policy gives you access to three helplines: Find a vet, Pet bereavement and Legal advice.

**Making a claim?** Call: **0845 246 8496** Lines open: 9am-5pm Monday to Friday.

**How to complain** – If you ever need to complain, please call us on **0845 246 8246** or write to:

**Claims complaints** – Customer Relations Team, Direct Line Pet Insurance, 37 Broad Street, Bristol BS1 2EQ.

**All other complaints** – Customer Relations Team, Direct Line Pet Insurance, Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP.

If we can't sort out the differences between us, you may take your complaint to the Financial Ombudsman Service (FOS). Their address is:

**Financial Ombudsman Service, Exchange Tower, Harbour  
Exchange Square, London E14 9SR. Phone: 0800 023 4567 or  
0300 123 9123.**

### Your right to cancel

If, after buying your policy, you decide that the cover isn't what you wanted call us on **0845 246 8246** or please return all your documents within 14 days of receiving them to: Direct Line Insurance, Customer Services, 37 Broad Street, Bristol BS1 2EQ.

We'll return any premium paid in full as long as no claims have been made on the policy during that time. For full details of how to cancel after this initial 14 day period please refer to the General conditions section of the Policy wording.

### Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **[www.fca.org.uk](http://www.fca.org.uk)**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **[www.fscs.org.uk](http://www.fscs.org.uk)**.

# **Your Policy Wording**

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# Important information

As long as **you** keep to the conditions of the insurance, **we** agree to provide **you** with one calendar month of cover for each monthly payment **we** receive from **you** from the start date of the insurance, unless **you** or **we** advise otherwise.

This policy is evidence of the contract between **us**, U K Insurance Limited, and **you**, **our** policyholder.

**We'll** provide insurance for the **pets** named on the policy schedule for those sections shown in the schedule during any **period of insurance** and under the conditions set out in this policy.

Read the policy, schedule, proposal confirmation and any endorsement as one document.

Any word or expression which has a particular meaning will have the same meaning wherever it may appear.

**You** must take care to provide **us** with accurate information which is correct to the best of **your** knowledge. Please check all the policy details carefully, these set out the information **you** have given **us**.

If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy and causing claims to be rejected or not fully paid.

English law will apply to this insurance unless **we** agree otherwise in writing.

## Your right to cancel

If, after buying **your** policy, **you** decide that the cover isn't what **you** wanted call **us** on **0845 246 8246** or please return all **your** documents within 14 days of receiving them to: Direct Line Insurance, Customer Services, 37 Broad Street, Bristol BS1 2EQ.

**We'll** return any premium paid in full as long as no claims have been made on the policy during that time. If **you** want to cancel after this initial 14 day period please refer to the General conditions section.

## How to complain

If **you** ever need to complain, please call **us** on **0845 246 8246** or write to:

**Claims complaints** – Customer Relations Team, Direct Line Pet Insurance, 37 Broad Street, Bristol BS1 2EQ.

**All other complaints** – Customer Relations Team, Direct Line Pet Insurance, Churchill Court, Westmoreland Road, Bromley Kent BR1 1DP.

If **we** can't sort out the differences between **us**, **you** may take **your** complaint to the Financial Ombudsman Service (FOS).

Their address is: **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Phone: 0800 023 4567 or 0300 123 9123.**

**You** can visit the FOS website at **www.fos.org.uk**

The FOS will contact **us** for **you**. The FOS will tell **you** its decision direct. Being referred to the FOS will not affect **your** legal rights.



## Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**.

## Automatic Renewals

Each year **we**’ll write to **you** at least 21 days before the anniversary of the start date of **your** insurance to tell **you** about any changes to the premium or policy terms before taking any payment.

This is a policy, which is available on the same terms for 12 successive months at a time, to be taken out and paid for on a monthly basis.

**Your** insurance will automatically continue each month, unless advised otherwise, and **we**’ll continue to take payments.

If **you** don’t want **your** insurance to continue **you** must call **us** before the anniversary date to let **us** know. If **we** are unable to offer further **policy periods we**’ll write to **you** at **your** last known address to let **you** know; examples of when this could happen are included under *Cancellation* in the General conditions section.

## Statement of needs

**We** haven’t given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs.

## Monitoring and recording calls

**We** may monitor and record phone calls to improve **our** service and to prevent and detect fraud.

# Policy definitions

Certain words or expressions in your policy documents have a particular meaning wherever they appear. In your policy wording they appear in bold. Their meanings are explained below.

**We, our, us** – U K Insurance Limited and its agents.

**You, your** – The person named on the schedule who is responsible for the **pet**.

**Your family** – **Your** husband, wife, partner, civil partner, children, parents, or other relatives who normally live with **you**.

**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 limit or exclusion **Bilateral Conditions** are considered as one **condition**.

**Carrier** – A transport company approved by the Government to carry animals under the **Pet Travel Scheme**.

**Complementary treatment** – Manipulative therapy carried out by a suitably qualified person that has been specifically recommended by, and can be justified by, **your vet**. Or, other alternative therapy given directly by a **vet** who is properly trained to do so.

**Condition** – Any **injury** or **illness** or any symptoms or signs of **injury** or **illness**, including related **conditions** or problems, no matter where these are noticed or happen in or on **your pet**.

**Dangerous Dogs Act (DDA)** – The Dangerous Dogs Act 1991, as amended by the Control of Dogs (Scotland) Act 2010, the Dogs (Northern Ireland) Order 1983, or any changes to those laws.

**Excess** – The part of the claim **you** must pay for each separate **condition**. The **excess** is applied once to each separate **condition** and will be taken from the claims settlement. **Your excess** amount is shown on **your** schedule.

**Illness** – Disease, sickness, infection or failure or any changes to **your pet's** normal healthy state that's not caused by **injury**.

**Injury** – Damage to one or more parts of **your pet's** body as a result of one accidental cause.

**Journey** – A holiday or trip to a qualifying country included in the **Pet Travel Scheme** that starts and ends in the **United Kingdom** during a **period of insurance**.

**Lump** – Any growth, tumour, cyst or lumps that have the same diagnosis will be treated as one **condition** no matter how many times the **condition** comes back or how many areas of the body are affected. Where no diagnosis/identification has been made **we** will treat each **lump** as the same **condition** and as such will be subject to the policy limits.

**Period of insurance** – A calendar month for which **you** have paid **us** the agreed premium.

**Pet** – The dog(s) or cat(s) named in the policy schedule.

**Pet passport** – The official UK **Pet Travel Scheme** documents provided by a **vet** who has the Government's authority to do so.

**Pet Travel Scheme (PETS)** – The UK Government scheme that allows **you** to take **your pet** to certain qualifying countries and to re-enter the United Kingdom without putting **your pet** into quarantine, as long as **you** have met the rules of the scheme.

**Policy period** – A period continuing for 12 calendar months beginning on the start date of the insurance. Each 12 month **policy period** beginning on the anniversary of the start date of the insurance.

**Pre-existing condition** – Any **condition** or symptoms, or signs of **injury** or **illness**, that happen or exist in any form before the **pet** was covered by this insurance.

**Recurring condition** – A **condition** that may come back or that the **pet** is prone to, no matter how many times the **condition** comes back or how many areas of the body are affected.

**Treatment** – Any **vet fees** for necessary examinations, consultations, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care given by or under the direction of a **vet** during a **period of insurance**.

**United Kingdom (UK)** – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Vet** – A qualified veterinary surgeon currently registered to practise in the country in which **treatment** is received.

**Vet fees** – Reasonable and necessary fees charged by a **vet** for an eligible **condition** for **treatment** given during a **period of insurance**.

# General conditions

The following conditions apply to the whole of the policy.

## Your Pet:

1. mustn't be younger than eight weeks or older than the age shown on the policy schedule at the start date of the insurance.
2. must be in good health on the start date of the insurance.
3. must never fall under the restrictions or be subject to an order made against it by a court under the **Dangerous Dogs Act** or the Dogs Act 1871.

## You:

4. are the owner of the **pet** named on the schedule and **your pet** lives with **you**, in the **UK**, at the address shown on the schedule.
5. must always take proper care of **your pet** and also pay to have any **treatment** normally recommended by a **vet** to prevent **illness** or **injury**.
6. must check the section of cover that applies to **your** claim as soon as **you** know **you** need to make a claim. If **you're** still not sure about what cover applies please call **us** on **0845 246 8496** Monday to Friday 9am – 5pm. Also look at the *What to do if you need to claim* section.
7. must keep to the conditions of this policy otherwise all cover may be invalid from the start date of the insurance.
8. must call **us** on **0845 246 8246** if **you** want to cancel **your** current policy for any reason or change **your** level of vet fees cover. Any change in vet fees cover is dependent on **your pet's** medical history and agreement of terms.

## Your policy:

9. **You** agree that **we** may see all the records that any **vet** has about **your pet** and **we** may give information about **your** pet insurance policy to any **vet** who has either treated **your pet** or is about to treat **your pet**.
10. **We** are entitled to:
  - i) take over and carry out the negotiation, defence or settlement of any claim in **your** name made under this policy;
  - ii) take proceedings in **your** name to get back any money **we** have paid under this policy.
11. **We** have the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. **We'll** give **you** one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If **you** don't wish to continue **your** cover following an alteration **you** may cancel this policy as set out under *Cancellation*.
12. **We** won't pay more than the maximum limit or limits that applied to the **period of insurance** in which the event **you** wish to claim first started, subject to cover being in force.
13. If there's any disagreement between **your vet** and **us**, an independent **vet** will be appointed to make the final decision, which **you** and **we** must keep to.

#### Fraud:

14. **You** must be honest and truthful in **your** dealings with **us** at all times. If **you** or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, **we** have the right to cancel **your** policy, refuse claims and keep any premium paid. **We** may recover from **you** any costs **we** have incurred, including the costs of investigating the claim. **We** won't pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred. In addition, **we** have the right to cancel any other products **you** hold with **us** and share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

#### Your premium:

15. **We**'ll only refund **your** premium if **you** let **us** know that **you** don't need cover within 14 days of receiving the policy and no claims have been made.

16. If **we** have been unable to collect **your** premium on the date it's due, **we**'ll assume that **you** don't want to continue with **your** policy unless **you** tell **us** otherwise. **We** will, however, write to **you** in order to give **you** the opportunity to make the payment. If the premium remains unpaid by the date **we** set out in **our** letter, **we**'ll confirm in writing that **your** policy finished at the end of the **period of insurance** for which **we** last received payment. No further claim payments, for new or ongoing claims, will be made after this date.

17. **We** may change any details relating to **your** policy and premium on each anniversary date of the start of **your** insurance. **Your pet's** medical history and claims' history will be taken into account.

#### Cancellation:

18. **You** may cancel this policy at any time by calling **us** on **0845 246 8246**.

19. **We** have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there's a valid reason for doing so. **We**'ll send **our** cancellation letter to the latest address **we** have for **you**. Valid reasons may include but are not limited to:

- Where **you're** required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;
- Where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing pet insurance;
- Where **you've** used threatening or abusive behaviour or language, or **you've** intimidated or bullied **our** staff or suppliers.

If **we** cancel **your** policy then all cover will end and no further claim payments, for new or ongoing claims, will be made after this date.

20. If **you** or any other person responsible for **your** dog is found guilty by a court of law of an offence under the **Dangerous Dogs Act** or the Dogs Act 1871 **we**'ll cancel **your** policy with effect from the date of the court decision and no further claim payments, for new or ongoing claims, will be made after this date.

## Going on a journey?

If you have overseas travel cover the following will also apply:

21. **You** and **your pet** must meet all the conditions of the **Pet Travel Scheme** and it's **your** responsibility to check all the current rules of the **Pet Travel Scheme** before travelling. **You** must have a current **pet passport** before **you** start **your journey** and any other necessary documents needed under the **Pet Travel Scheme**.
22. **Your pet** must be in good health and fit to travel at the start of **your journey**.
23. **Your pet** mustn't work on a **journey** (other than as a registered guide or hearing dog) unless **we've** agreed to this in writing.
24. **You** mustn't make more than three **journeys** (which last no more than 30 days each) in a **policy period**, unless **we** agree to this in writing.
25. **Your pet** mustn't have been outside the qualifying countries included in the **Pet Travel Scheme**, in the timeframe detailed in the rules of the **Pet Travel Scheme** before the start of **your journey**.
26. **Your pet**, whether a cat or dog, must wear a collar that shows details that will allow **you** to be reunited with them.

# General exclusions

The following exclusions apply to the whole policy.

## Your pet

We won't cover:

1. any claim for or in connection with any **illness** arising during the first 14 days of **your pet** being covered.
2. any claims in connection with or arising from any **pre-existing condition**.
3. any claim for a **recurring condition** that's in any way connected to or as a result of:
  - i) a **pre-existing condition**;
  - ii) any **illness** that arose within the first 14 days of **your pet** being covered under this insurance; or
  - iii) any **condition** where the vet fee limit has been reached.
4. any claim as a result of a **condition** that a routine vaccination is available for, unless **treatment** is necessary because the vaccine hasn't worked. A routine vaccination is any that **your vet** recommends **your pet** should have.
5. **your pet** being used or to be used for commercial, guard, breeding, gun dog use, security or working purposes, or for racing, unless **we've** agreed to this.
6. any claim that has been caused by **your pet** worrying livestock of any kind, including horses whether kept for working or leisure purposes.
7. **your pet** for any claim caused by or in any way related to a **condition** that's excluded either on **your** policy schedule or in a separate endorsement letter.

## You

We won't cover:

8. any indirect loss, unless specifically covered by the policy, including (but not limited to) the cost of getting **your pet** to a **vet**, loss of earnings due to time off work or the cost of pet mobility aids.
9. any claim as a result of a malicious act, deliberate **injury** or neglect caused by **you**, **your family** or someone looking after **your pet** with **your** permission.
10. any claim if **you** or any other person responsible for **your dog** breaches the **Dangerous Dogs Act**.
11. any loss where **United Kingdom** animal health or import laws have been broken.
12. any claim where **your pet** is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so.
13. any claim arising from, related to or costs associated with criminal proceedings, fines or control/destruction orders.
14. any claim as a result of an **illness** that can be transmitted between animals and humans or that should be reported to an authority such as, but not limited to, rabies.

## Your policy

### We won't cover:

- 15. any claims under any section of the policy where the premium hasn't been paid.
- 16. any claim as a result of the official actions of customs, any Government or the authorities of any country, unless specifically covered.
- 17. any payment for any claim that results from an incident covered by other insurance unless the cover provided by that insurance has been used up.
- 18. any claim as a result of travel outside of the **United Kingdom** unless **you** have overseas travel cover under this policy.
- 19. more than the maximum amounts shown in each section, including VAT where this is payable.

## Going on a journey?

### If you have overseas travel cover we won't pay for:

- 20. any claim caused by **you** failing to meet the conditions of the **Pet Travel Scheme**. This applies to conditions set by the UK Government, a **carrier** or other countries involved in the scheme.
- 21. any claim as a result of travel outside the qualifying countries covered by the **Pet Travel Scheme**.
- 22. any costs that the **carrier** may charge to carry out checks.
- 23. **your** costs in meeting the conditions of the **Pet Travel Scheme**, unless they are specifically covered in this policy.
- 24. any claim as a result of a malicious act, deliberate **injury** or neglect caused by **you** or anyone travelling with **you**.
- 25. **you** to bring **your pet** home if it dies.
- 26. any shortfall in payment or loss as a result of currency exchanges.



# Section 1 Vet fees

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule. The policy option that **you**'ve chosen is shown on **your** policy schedule.

We'll refund **treatment** costs for **vet fees** or **complementary treatment** that **you** have to pay for a **condition** providing the **condition** happened during a **period of insurance** and the **treatment** was given during a **period of insurance** when the premium has been paid, under the following conditions:

- **Essential:** Up to £4,000 or 12 months (whichever is reached first) for each separate **condition**, from the date that **vet fees** were first charged for **treatment** for that **condition**.
- **Advanced:** Up to £8,000 for each separate **condition**.

The Vet fee amount for both the Essential and Advanced policy includes:

- Up to £45 towards consultation fees for each separate visit to the **vet** as a result of the **condition**.
- Up to £110 towards additional out of hours fees for each separate out of hours visit needed as a result of the **condition**.
- Up to £70 towards histology fees including any handling and interpretation fees.
- Up to £70 towards cytology fees including any handling and interpretation fees.
- Up to £35 per session towards hydrotherapy and physiotherapy fees.

The above amounts apply to the fees charged by **your vet**. If **you** seek a second opinion or are referred to a specialist **vet** for specialist **treatment you** must contact **us**.

Please refer to *What's not covered* under the Vet fee section.

- **We** won't pay more than the maximum limit or limits, applicable to the policy option **you**'ve chosen, that applied to the **period of insurance** during which the **condition** first started subject to cover still being in force.
- If two or more claims are first believed to be separate **conditions** but are later recognised to be a **recurring condition**, **bilateral condition**, **lump** or related **condition**, we'll add up the amounts **we**'ve paid for all these claims and not make any more payments during the life of **your pet** once **we**'ve paid up to the limits described.
- Ongoing **treatment** of a **condition** that first started under **your** chosen policy will only be covered under the terms and conditions of that policy if it remains in force.

## What's not covered

We won't pay for:

- any **treatment** or **complementary treatment your pet** has during a **period of insurance** if **we** haven't received the agreed premium for that **period of insurance** or that arise after a **period of insurance** where the premium hasn't been paid.
- the **excess** as shown on **your** policy schedule for each claim **you** make that's for a different **condition**.
- any more costs when **your** vet fee limit has been reached. This can be either **your** monetary limit or time limit depending on the cover **you** have chosen. Once the vet fee limit for a **condition** has been used up there will no longer be any cover for:
  - the **condition** originally claimed for;
  - any recurrence of that **condition**; or
  - anything related to or arising from that **condition**.

- more than 15 sessions of hydrotherapy or physiotherapy per **condition**.
- more than £30 towards the cost of the Veterinary Medicines Directorate (VMD) charges for any services they provide.
- any preventative or non-essential **treatment**, tests or diagnostic procedures, prescribed general health supplements, routine examinations or tests, bathing or de-matting.
- any **treatment** that, as a pet owner, **you**'d normally expect to pay, such as (but not limited to) vaccinations, flea treatment, wormers, nail clipping, spaying, castration and any **treatment** to do with pregnancy or **your pet** giving birth and any complications that may happen as a result of any of these.
- the cost of medication, supplements or pheromones to modify or manage **your pet**'s behaviour, whether as a result of a **condition** or not, such as (but not limited to) Zylkene, Feliway and Adaptil.
- **treatment** for behavioural problems, training or therapy, or for any **conditions** arising as a result of behavioural problems.
- the cost of routine or investigative tests, unless these are to diagnose a **condition** due to specific existing symptoms or clinical signs and the **condition** is covered under the insurance.
- any prescription or medicine decision fees and administration fees such as (but not limited to) completion of a claim form.
- any referral, second opinion or specialist **treatment**, unless **we**'ve specifically agreed to it.
- house calls or out-of-hours calls, or for **your pet** to stay at the **vets** unless the **vet** can confirm that it was absolutely essential and that not taking such action would've seriously worsened **your pet**'s **condition**. This is regardless of **your** personal circumstances.
- any **treatment** in connection with or arising from retained testicle(s) if **your pet** was over 12 weeks old on the date cover started for **your pet**.
- the cost of any food such as (but not limited to) dry, wet and liquid food, even if this has been prescribed to treat a **condition**.
- the cost of any **treatment** for, or related to, teeth or gums unless:
  - i) following accidental external **injury**;
  - ii) an **illness** has been proved to have been the direct cause of the tooth or gum problem; or
  - iii) necessary to remove first teeth after **your pet** is more than six months old, as long as **your pet** was covered by this policy before it was 16 weeks old.
- any **condition** or **treatment** arising as a result of tooth or gum disease.
- the cost of any **treatment** for scale and polish, root canal treatment and crowns.
- **treatment** for any **condition** or symptoms first starting or caught while on a **journey**, unless overseas travel cover was included in **your** policy at that time and continues to be included.
- any form of housing (such as a cage or basket) or bedding, whether bought or hired.

## Section 2 Death from accidental injury

- the cost of having **your pet** put to sleep (euthanasia) or cremated, or for disposing of **your pet's** remains.
- any **treatment** for a **condition** if a claim has not been made within 12 months of **your pet's** first **treatment** for the **condition**. Any costs that are received after 12 months from when the first **treatment** took place for the **condition** may not be covered.
- any medication that's due to be given to **your pet**:
  - i) after the 12 month time limit has ended (Essential policy only) even if the costs arise before the end of the 12 month time limit; or
  - ii) after **your** policy has ended even if the costs arise before the date **your** policy ended or after a **period of insurance** where the premium hasn't been paid.

### Special conditions relating to claims under this section

- **We** must have a fully filled-in claim form before **we're** able to settle a claim. Please make sure **your vet's** happy to fill in part of the form and provide **us** with any information **we** may need.
- **You** must keep all invoices and receipts that **your vet** gives **you** in connection with **your** claim and send these to **us** with **your** claim form. To speed up any **illness** claims, please send in a complete medical history for **your pet**.
- **We** may need a **vet's** opinion on what may be wrong with the **pet** before **we** can pay a claim.

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

**We'll** pay **you** the purchase price of **your pet**, up to £1,500, if **your pet** dies during a **period of insurance** following an accidental **injury** to the outside of its body.

### What's not covered

#### We won't pay:

- if **your pet** is put to sleep following an accidental **injury**, unless **your vet** provides written certification that this was essential for humane reasons.
- more than **you** paid or donated for **your pet**.
- unexpected or sudden death that can't be proved to have been caused by an accidental **injury** to the outside of the **pet's** body.

### Special conditions relating to claims under this section

- **You** must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this **we'll** only pay **our** minimum amount of £35 for a cat and £70 for a dog.
- **You** must provide **us** with certification from a **vet**, or if the **pet** has died at the scene of the accident a statement from an independent witness, that **your pet** has died as a result of an external accidental **injury**.

## Section 3 Advertising and reward

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

**We'll** pay **you** up to £1,000 in any **policy period** towards local advertising costs **you** have to pay to help **you** get **your pet** back if it's stolen or strays during a **period of insurance**. This includes the cost of getting **your pet** back to **your** home address and a reward of up to £200.

### What's not covered

#### We won't cover:

- any reward claimed by a member of **your family** or anyone living with **you**.
- any costs that have been caused by **your** dog being left unattended in a public place at any time.
- any costs that haven't been agreed by **us** and that aren't reasonable or necessary.

### Special conditions relating to claims under this section

- If **your pet** is a dog, **you** must report the loss to **your** local authority and welfare centres (in Scotland **you** must report this to the police). **We'll** need to see proof that **you've** done this. If **your pet** is a cat, **you** have to report the loss to **your vet** and provide **us** with confirmation that **you've** done this.
- If **you're** claiming for the reward, **we'll** need proof that a reward for finding **your pet** was advertised and written confirmation with full contact details from the person claiming the reward that this has been paid to them by **you**. Or, if **you** prefer, **we** can pay the reward straight to them.
- **We'll** need to see receipts and examples of advertising for any costs **you** want to claim.

## Section 4 Loss of pet from theft or straying

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

**We'll** pay **you** the purchase price of **your pet**, up to £1,500, if **your pet** is stolen or goes missing during a **period of insurance** and hasn't been found within 45 days.

### What's not covered

#### We won't:

- pay more than **you** paid or donated for **your pet**.
- make any payment until **your pet** has been missing for more than 45 days.
- pay the purchase price if **your** dog is left unattended in a public place at any time.

### Special conditions relating to claims under this section

- If **your pet** is a dog, **you** must report the loss to **your** local authority and welfare centres (in Scotland **you** must report this to the police). **We'll** need to see proof that **you've** done this. If **your pet** is a cat, **you** must report the loss to **your vet** and local rescue centres and provide **us** with confirmation that **you've** done this.
- **You** must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this **we'll** only pay **our** minimum amount of £35 for a cat and £70 for a dog.
- If after claiming **your pet** is found or returns, **you** must repay **us** the full amount **we** have paid out under this section of cover.

## Section 5 Boarding fees if you have to stay in hospital

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

We'll pay up to £1,000 in any **policy period** towards costs **you** have to pay to have **your pet** looked after by a licensed kennel, cattery or professional pet-minding service if **you** or **your family** have to be admitted to hospital for more than four days in a row during a **period of insurance**.

### What's not covered

#### We won't cover:

- costs arising from hospitalisation that **you** or **your family** were aware was likely at the start date of the insurance.
- costs as a result of any hospital stay that isn't on the advice of a doctor, specialist or consultant.
- costs as a result of nursing-home care or convalescence care that **you** or **your family** don't receive in a hospital.
- costs if the admittance to hospital is as a day case patient or an outpatient.

### Special conditions relating to claims under this section

- **You** must keep all receipts from the boarding kennel, cattery or person responsible for looking after **your pet**, showing the dates and **your** costs, and send these to **us** with **your** claim form.
- **You** must get confirmation from **your** doctor or the hospital treating **you**, or **your family**, of the dates of **your** hospital stay and the medical condition that led to this.

## Section 6 Holiday cancellation

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

We'll pay **you** up to £5,000 in any **policy period** for costs that **you** can't get back from anywhere else if **you** have to cancel **your** holiday or for extra costs to get **you** home if **you** cut short **your** holiday during a **period of insurance** because **your pet**:

- i) goes missing while **you're** away or in the seven days before **you** go away; or
- ii) needs sudden and unexpected life-saving **treatment** (without which **your pet** would die) while **you're** away or in the seven days before **you** go away.

### What's not covered

#### We won't pay for:

- non life saving **treatment**.
- any **condition** that's likely to need emergency life saving **treatment** that **you** were aware of before booking the holiday.
- any claim if **treatment** could've been given eight days or more before **you** were due to go away and by having that **treatment** the life-saving **treatment** could have been avoided.

### Special conditions relating to claims under this section

- **You** must send **us** documents that prove **you** booked and then cancelled or cut short **your** holiday, and the dates this happened.
- **You** must send **us** documents that show how much **you've** paid. **You** must be able to prove that **you** can't get these costs back from anywhere else.

## Section 7 Third party liability – Applies to dogs only

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

*In this section, **you** and **your** mean **you** or any person looking after or handling **your pet** with **your** permission or knowledge.*

**We'll** pay up to £2 million in any **policy period**, towards compensation and costs awarded against **you** by a court and, if agreed by **us** in writing beforehand, the legal costs and expenses for defending a claim against **you**, if as a result of an accidental incident involving **your pet** during a **period of insurance**:

- property is damaged; or
- a person suffers an injury or dies.

### What's not covered

#### We won't pay:

- the first £250 of each claim for property damage.
- any compensation, costs or expenses for injury or death to **you**, any member of **your family**, anyone living with **you** or anyone working with **you** or for **you**.
- any compensation, costs or expenses that result because of damage to property belonging to **you** or any member of **your family**, or anyone living with **you**, working with **you** or that's **your** employee.
- any compensation, costs or expenses if **you**, any member of **your family**, person living with **you**, working with **you** or working for **you** is either responsible for or is looking after the property that's damaged.

- any compensation, costs or expenses that result due to **your** profession, business or employment.
- any compensation, costs or expenses resulting from an incident at **your** workplace.
- any compensation, costs or expenses if **we've** not agreed to these before they arose.

### Special conditions relating to claims under this section

- **You** mustn't admit responsibility or make any offer or promise of payment without **our** permission in writing.
- **You** must tell **us** about any incident that could result in a claim.
- **You** must send **us** any writ, summons, legal documents or other communication **you** receive immediately.
- **You** mustn't reply to any communication **you** receive without **our** permission.
- **You** must find out whether there is any other insurance policy available under which **you** could claim.

## Section 8 Overseas travel cover

Your policy provides cover only for the sections of cover as shown on your policy schedule.

### Part A

*This part of this section extends cover to sections 1 to 7, if they appear on your policy schedule, to provide cover for you and your pet while on a journey. Some additional cover, exclusions and special conditions relating to claims apply. These are below and you should read them with the relevant sections.*

#### Additional cover to section 1 – Vet fees

- If a **vet** decides **your pet** should be put to sleep while it's on a **journey**, **we'll** pay up to £200 towards the cost of putting it to sleep, cremating it or disposing of its remains.

#### Additional special conditions relating to claims under section 1 – Vet fees

- If **you're** on a **journey**, **you** must get the **vet** to fill in a claim form before **you** return to the **United Kingdom**. **You** must also keep all relevant receipts and pass them on to **us** to support **your** claim.
- **You** have to get proof, which **we** may ask **you** to give **us** at point of claim that **your pet** was in good health and fit to travel at the start of the **journey**.
- If **you're** claiming for having **your pet** put to sleep, **you** have to provide **us** with proof from the **vet** that this was essential.

#### Additional exclusion to section 3 – Advertising and reward

- **We** won't pay for any reward claimed by anyone travelling on a **journey** with **you**.

#### Additional special condition relating to claims under section 3 – Advertising and reward

- If **you** lose **your pet** on a **journey**, **you** must report the loss to the relevant governing body or organisation in the country where **your pet** goes missing. If **you** make a claim, **we'll** need to see written proof that **you've** done this.

#### Additional exclusion to section 5 – Boarding fees if you have to stay in hospital

- **We** won't pay for costs if **you** knew **you**, or **your family**, were likely to need to go into hospital before starting a **journey**.

#### Additional special condition relating to claims under section 5 – Boarding fees if you have to stay in hospital

- While on a **journey**, **you** must make sure **you**, or a member of **your family**, get evidence of the hospital stay before leaving the country where treatment took place.

#### Additional cover to section 6 – Holiday cancellation cover

- Cover is extended to cover **you** if **you** need to cut short **your journey** because **your pet** dies while on a **journey**, or cancel **your** holiday within seven days of **your** planned departure date because **your pet** needs emergency life saving **treatment** and can't travel on a **journey**.

#### Additional special condition relating to claims under section 6 – Holiday cancellation cover

- If **you** cancel **your journey** because **your pet** is too ill to travel, **you** must support **your** claim with written evidence from a **vet**.

#### Additional exclusions relating to section 7 – Third-party liability cover

- **We** won't pay for any compensation, costs or expenses for injury or death to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
- **We** won't pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
- **We** won't pay for any compensation, costs or expenses if **you** or anyone **you're** travelling on a **journey** with, or staying with during a **journey**, is responsible for or looking after the property that's damaged.
- **We** won't pay any compensation, costs or expenses if these arise because **you're** responsible under the laws of the USA or Canada.

## Part B

*This part of this section provides extra cover if **you're** travelling on a **journey**.*

### Quarantine costs

**We'll** pay up to £1,500 in any **policy period** towards the cost of:

- quarantine kennelling and costs involved in getting a new **pet passport** for **your pet** if a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fails; or
- quarantine kennelling if **you've** obeyed all the rules of the **Pet Travel Scheme** but **your pet** still has to go into quarantine because of illness.

#### What's not covered

**We** won't pay for:

- Fees if the microchip was not checked and found to be working properly within 14 days of **your** departure on a **journey**.
- Any fees as a result of a **condition** that **you** were aware, before the start of the **journey**, could lead to **your pet** being quarantined.

#### Special conditions relating to claims for quarantine costs

- **You** must support **your** claim with documents to prove that **your pet** was microchipped before **your journey** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that this was checked within 14 days of **you** travelling on a **journey**.
- **You** must keep all documents and receipts showing the dates and costs **you** had to pay, and send these to **us** to support **your** claim.



## If you lose your pet's passport

We'll pay up to £250 in any **policy period** towards the cost of a replacement **pet passport** if **you** lose **your** original **pet passport** during a **journey**. This includes quarantine costs as a direct result of **you** losing **your** pet's passport.

### What's not covered

We won't pay for:

- Any claim unless **you** report the loss of the **pet passport** to the **vet** who provided it within 24 hours of discovering its loss.
- For any damage, loss or theft that happens before the start of **your journey**.

### Special condition relating to claims for losing your pet's passport

- **You** must provide documents and receipts to support **your** claim.

## Repeat tapeworm treatment

We'll pay reasonable fees charged by a **vet** if **your carrier** delays **your** departure for the **United Kingdom** and **you** have to get repeat tapeworm treatment for **your pet**.

### What's not covered

We won't pay for:

- Any costs involved in getting the first tapeworm treatment needed under the **Pet Travel Scheme** on each **journey**.
- Any costs if the first tapeworm treatment done (on each **journey**) was not carried out in the timescale needed under the **Pet Travel Scheme**.
- Any costs if the tapeworm treatment was not necessary under the **Pet Travel Scheme**.

### Special conditions relating to claims under the repeat tapeworm treatment cover

- **You** must support **your** claim with documents to prove that the original tapeworm treatment was carried out and that this was done in the timescales needed under the **Pet Travel Scheme**.
- **You** must support **your** claim with documents to prove that the tapeworm treatment was needed under the **Pet Travel Scheme**.

## Emergency expenses abroad

We'll pay up to £300 for each **journey** towards:

- Reasonable accommodation expenses and expenses to take **you** and **your pet** home if **your pet** needs emergency **treatment** from a **vet**, and because of this, **you** miss **your** return travel to the **United Kingdom**;
- Reasonable accommodation and transport costs for up to four days to look for **your pet** if **your pet** is lost or strays during a **journey** and within three days of the date **you** are due to return to the **United Kingdom**;
- Reasonable extra expenses to get **you** home if **your pet** is lost or strays within the three days before **you** are due to return to the **United Kingdom** and **you** decide to stay abroad to try to find **your pet**;
- Reasonable accommodation expenses and expenses to get **you** and **your pet** home if **you** miss **your** departure to the **United Kingdom** as a direct result of losing **your pet's** passport;
- Reasonable accommodation expenses and expenses to get **you** and **your pet** home if the **carrier** delays **your** departure for the **United Kingdom** and **you** miss **your** rearranged departure as a direct result of having to get repeat tapeworm treatment.

### Special conditions relating to claims for emergency expenses abroad

- **You** must support **your** claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary and covered by this policy.

# What to do if you need to make a claim



If **you** need to make a claim **you**ll need to complete a claim form. Please note the following points:

- **You** must read the section of cover which applies to **your** claim. If **you**re not sure whether **your** claim will be covered please call **us** on the Claims Line number.
- Please keep all receipts and invoices that **you** want to claim for, and send them to **us** with **your** completed claim form and any other documents to support **your** claim.
- It's **your** responsibility to check the accuracy of all information provided on or with a claim form by a **vet** or anyone else.
- **You** must provide and if required pay for all the relevant information, documents and help that **we** need in order to assess **your** claim. This includes **vet** certificates and records, and details of any other relevant insurance that may apply.

- For more help and information, please see the special conditions relating to claims under each section of **your** policy.
- Whatever **your** claim is for, please make sure that **you** include all the information asked for on the claim form. If the claim form isn't properly completed or doesn't include all the supporting documents this could delay **your** claim settlement.
- Any false or exaggerated information submitted to **us** on a claim could invalidate **your** policy. Please see *Fraud* under the General conditions for more information.

## How to get a claim form

- Call **us** on **0845 246 8496** where **we** can arrange to send **you** a claim form.

## How to return a fully completed claim form

Please return **your** completed claim form and associated documents to: **Direct Line Pet Claims, 37 Broad Street, Bristol BS1 2EQ**

# Claims Line: **0845 246 8496**

Lines open: 9am-5pm Monday to Friday.

## Helplines

At Direct Line **we** care about people as well as pets. So as well as providing insurance, **we're** pleased to offer **you** access to three pet advice lines – 24 hours a day, 365 days a year.

***The find a vet, bereavement and legal helplines can't deal with any policy or claims queries.***

To contact any of these three advice lines at any time, just call **our** assistance partners on **0870 600 0633**. All calls will be treated in confidence and **you** may call any time and as many times as **you** like.

### Find a vet

If for some reason **you** can't contact **your** usual **vet**, or **you** and **your pet** are away from home in the **United Kingdom** and need a **vet**, **you** can call this advice line for help. **Our** advisers can give **you** details of a **vet's** practice near to **you**.

### Pet bereavement counselling

It can sometimes be difficult to come to terms with the loss of a much-loved pet. **We** provide a service staffed by professionals, who can offer confidential counselling, advice and emotional support.

### Legal advice line

Owning a pet involves many other responsibilities. **Your** policy gives **you** access to practical legal advice on any personal problem, whether or not it relates to an incident or issue involving **your pet**. **Our** legal professionals are available to explain complicated legal issues in plain language and in a helpful and friendly way.

## Useful phone numbers

### Claim line

**0845 246 8496**

If **you** want to make a claim, have a question about a claim or need advice on any related matter, please call between 9am and 5pm, Monday to Friday.

### Pet Insurance line

**0845 246 8246**

To amend **your** cover or for general policy information please call between:

8am and 9pm – Monday to Friday

9am and 5pm – Saturdays

10am and 5pm – Sundays and Bank Holidays.

### Find a Vet, Pet bereavement counselling or Legal advice line

**0870 600 0633**

Calls may be recorded.

**For information about the Dangerous Dogs Act 1991 or the Pet Travel Scheme please go to the GOV.UK website**

# Direct Line Pet Insurance Privacy Notice

## Privacy

### Why we need your information

We need your information to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

### How we will use your information and who we will share it with

Direct Line insurance policies are underwritten by U K Insurance Limited (UKI). When you give us your information, it will be shared within the UKI owned brands. We will do that in order to provide you with the best possible products and service experience. For a full list of our brands please visit: <http://www.directline.com/legal/security>

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks,
- Prevent and detect crime including anti money laundering and financial sanctions,
- To comply with our legal and regulatory obligations,
- Develop our products, services, systems and relationships with you,
- Record your preferences in respect of products and services,
- Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount,

- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you,
- Share the information with agencies that carry out certain activities on our behalf (for example marketing agencies or those who help us underwrite your policy),
- Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our policyholder services, including with our credit hire providers and legal advisors,
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

We do not disclose your information to anyone outside the Group except where:

- We have your permission,
- We are required or permitted to do so by law,
- We may transfer rights and obligations under this agreement.

### Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we require that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

## Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

## Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf. If you would like someone else to deal with your policy on your behalf on a regular basis, please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

## Keeping you informed

From time to time we may contact you with special offers or suggest products which may be of interest to you. If you would like not to receive any of these updates you can ask us to stop at any time. You can do that by simply calling our customers services department or by writing to **Data Protection Officer** at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

**From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.**

## Fraud Prevention and Anti-Money Laundering

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household,
- Trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies,
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt,

- Checking insurance proposals and claims,
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact: **Data Protection Officer** at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

## Financial Sanctions

We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publicly available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

## Credit Reference Agencies

We carry out a consumer search when any application for insurance is submitted to evaluate insurance risks. This is done only using the data that is publicly accessible on your credit file (i.e. bankruptcy, CCJ and electoral roll information). Information about access to the

public part of your credit file is automatically deleted after 12 months and in no way affects your ability to obtain credit.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.

## Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to: **Data Access Team** at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Claims Helpline:  
Customer Services:

**0845 246 8496**  
**0845 246 8246**

24-hour helpline: Find a vet/Legal/Pet bereavement: **0870 600 0633**



Pet insurance

**0845 246 8246**



Travel insurance

**0845 246 8738**



Breakdown cover

**0845 246 8378**



Van insurance

**0845 605 9320**



Life insurance

**0845 246 0335**



Tradesman insurance

**0845 604 2272**



Critical illness

**0845 246 8249**



Shop insurance

**0845 303 1619**



Home insurance

**0845 246 0104**



Landlord insurance

**0845 605 9319**



Home Response 24

**0845 246 9203**



Business insurance

**0845 303 1573**



Car insurance

**0845 246 5246**

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**direct line**