

YOU MUST READ THIS POLICY DOCUMENT AND THE SCHEDULE WHICH FORMS AN INTEGRAL PART OF THE POLICY

Please ensure that **you** read the policy document fully as it sets out the terms of the contract of insurance between **Us** the Insurer and **You** the **policyholder** and **you** need to ensure it provides the level of protection required.

As a **Policyholder**, **you** have the benefit of this policy which **you** have purchased through Rescuemycar.com Pet Insurance.

Please note:

- These policy Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance Policy Details, Certificate of Insurance of **your pet** and **your** written, internet or telephone application or any other information supplied by the **policyholder**. This policy, the certificate and any endorsement, shall be considered as one document and form the basis of the content.
- These Terms and Conditions include 6 sections of cover. Please be aware that some of the sections of cover are not available on all plans and may not be included in the cover for **your pet**. The section is only included in cover for **your pet** if it is shown on **your** Certificate of Insurance. To understand exactly what **your** insurance contract covers **you** must read **your** Certificate of Insurance, together with these policy Terms and Conditions.
- If **you** pay **your** premium by Direct Debit instalment, when **your** policy is due for renewal **we** will renew it for **you** automatically, to save **you** the worry of remembering to contact **us** before the renewal date. **We** will write to **you** before the policy expires with full details of **your** premium and policy conditions for the next policy year. If **you** do not want to renew this policy, all **you** need to do is call **us** on 0845 2034700 to let **us** know.
- Please read Sections C & D for conditions applying to the whole policy.

In the event of a Claim:

To make a claim **you** may either:

- Telephone 0845 2034700 and request a claim form to be sent to **you**; or
- **You** can download a claim form from www.rescuemycar.com

And send the completed claim form:

- In writing to: The Claims Department, Rescuemycar.com Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate HG1 1JD

Unless **you** are claiming for Veterinary fees, **you** must let **us** know of any circumstances which are likely to lead to a claim. The claim form must be completed fully and truthfully and returned with documentation, evidence or other information that **We** may reasonably require in order to assess **your** claim.

Please ensure **you** follow the procedures set out in the relevant section under which **you** are claiming. Please make sure **your** claim form is fully completed by **you** and if **you** are claiming for Veterinary fees, **your vet**, as any incomplete claim forms will be returned to **you**.

If **you** wish to complain about the service **We** have provided please write to The Complaints Manager at the address shown below. **We** will take steps to remedy the position, or where **you** remain dissatisfied details of the procedure to follow will be provided as detailed below in Section E.

Our Head Office and Registered Office

Elite Insurance Company Limited is a company registered in Gibraltar with Company Registration Number: 91111, whose registered office is at 47/48 The Sails, Queensway Quay, Queensway, Gibraltar and whose business address in the UK is situated at Newton Chambers, Isaac Newton Way, Grantham and Lincolnshire, NG31 9RT.

Elite Insurance Company Ltd are authorised by the Financial Services Commission and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request.

Details about the extent of **our** and **your** insurance intermediary's authorisation and regulation by the Financial Conduct Authority can be checked on the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website www.fca.gov.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

SECTION A: THE MEANING OF WORDS IN THIS POLICY

If **we** explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions.

1. Agreed countries

Any European Union member States and Territories which are included in the **Pet** Travel Scheme (PETS).

2. Behaviourist

A Certified Clinical Animal Behaviourist or a member of one of the following organisations, from **our** list of approved specialists:

- Association of Pet Behaviour Counsellors
- Canine and Feline Behaviour Association

3. Behavioural illness

Any change(s) to **your pet's** normal behaviour that is caused by a mental or emotional disorder, **illness** or disease, but not **injury** which could not have been prevented by training.

4. Certificate for treatment against parasites

A certificate issued under the terms of the **Pet Travel Scheme (PETS)**.

5. Clinical sign(s)

Changes in **your pet's** normal healthy state, its bodily functions or behaviour.

6. Complementary therapist:

A member of one of the following organisations, from **our** approved list of specialists:

- Canine Hydrotherapy Association
- McTimoney Chiropractic Association
- International Association of Animal Therapists (UK)

7. Complementary treatment:

The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat an **illness** or **injury**.

- Acupuncture and homeopathy carried out by, and herbal medicine prescribed by, a veterinary practice.
- Chiropractic manipulation carried out by a veterinary practice or a qualified animal chiropractor from **our** list of approved list of specialists who is a member of the McTimoney Chiropractic Association or the International Association of Animal Therapists (UK).
- Hydrotherapy carried out:
 - a) In a pool which has full Canine Hydrotherapy Association membership, or
 - b) By a veterinary practice, providing the hydrotherapy is carried out in a pool they own.
- Osteopathy carried out by a veterinary practice or a qualified animal osteopath who is a member of the International Association of Animal Therapists (UK) and on **our** list of approved specialists.

8. Elective treatment or diagnostics:

Any **treatment** or diagnostic **you** request, which the **vet** confirms or would reasonably consider as not necessary.

9. Excess:

The amount shown on **your** Certificate of Insurance. This is the first part of each unrelated claim and the amount **you** have to pay.

For Veterinary fees and Complementary treatment this will either be:

a) a fixed amount only or b) a fixed amount and a percentage amount.

If **you** claim under Veterinary fees and Complementary **treatment** for the same **illness** or **injury**, **you** will pay the below amounts under each benefit.

a) A fixed amount only. The fixed amount is the amount that **you** have to pay towards each **illness** or **injury** that is not related to any other **illness** or **injury** treated during the same policy year. This amount will be deducted from the first claim(s) for that **injury** or **illness**. If the **treatment** dates of the **illness** or **injury** fall into two or more policy years **we** will deduct the fixed amount from the first claim(s) in each **policy year**.

b) A fixed amount and a percentage amount will be shown if **your pet** is 10 years old or over (7 years old or over for **Select breeds** and rabbits). The fixed amount will be deducted as explained in a) above. In addition, **you** must also pay a percentage of all **treatment** costs. The percentage is shown on **your** Certificate of Insurance. This will be deducted from all claims submitted and will be calculated on the amount left after the fixed amount has been deducted.

10. Family:

Your husband, wife, civil partner, life partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

11. Home:

The place in the **UK** where **you** usually live.

12. Illness:

Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by its parents.

13. Illness which starts in the first 14 days of cover

- a) An **illness** that showed **clinical signs** in the first 14 days of **your pet's** first **policy year**, or
- b) An **illness** which is the same as, or has the same diagnosis or **clinical signs** as an **illness** that showed **clinical signs** in the first 14 days of **your pet's** first **policy year**, or
- c) An **illness** that is caused by, relates to, or results from, a **clinical sign** that was noticed, or an **illness** that showed clinical signs in the first 14 days of **your pet's** first **policy year**, no matter where the **illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body.

14. Immediate family:

Your husband, wife, civil partner, life partner, parents, sons and daughters.

15. Incident:

A specifically identifiable accident, **injury** or **illness**. Recurring and/or chronic **incidents** shall be considered as one loss. Such **incidents** being defined as:

- a) clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which **your pet** has an ongoing predisposition or susceptibility or **injury** related in any way to the original claim; or
- b) **incidents** which are incurable and likely to continue for the remainder of **your pet's** life.

16. Injury:

Physical damage or trauma caused immediately by a sudden and unforeseen accident. Not any physical damage or trauma that happens over a period of time.

17. Journey:

Travel from **your home** to any of the **agreed countries** for a maximum of 45 days for all **journeys** in the policy year. This includes the duration of **your** holiday or business trip and any travel in and between **agreed countries** and return **journeys** to **your home**.

18. Market value:

The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time **you** took ownership of **your pet**.

19. Maximum benefit:

The most **we** will pay during the **policy year** as shown on the Certificate of Insurance.

20. Pet:

Means the dog, cat or rabbit identified as insured in the Certificate of Insurance.

21. Pet passport:

A passport issued under the terms of the **Pet Travel Scheme (PETS)**.

22. Pet Travel Scheme (PETS):

A Government Scheme that allows people in the **UK** to take their pets abroad to specific countries and bring them back again into the United Kingdom without the need for quarantine, providing certain criteria have been met.

23. PETS Certificate:

A certificate issued under the terms of the **Pet Travel Scheme (PETS)**.

24. Physiotherapist:

A member of the following organisations and specified on **our** list of approved specialists:

- Association of Chartered Physiotherapists in Animal Therapy
- International Association of Animal Therapists (**UK**)
- National Association of Veterinary Physiotherapists

25. Policy year:

The time during which **we** give cover as shown on **your** Certificate of Insurance. This is normally 12 months but may be less if **your pet** has been added to, or cancelled from, **your** insurance. Cover commences at 12 midnight on the date the policy was purchased and expires at midnight on the expiry date as stated on the Certificate of Insurance.

26. Pre-existing condition:

- a) An **injury** that happened or an **illness** that first showed **clinical signs** before **your pet's** cover started, or
- b) An **injury** or **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **injury**, **illness** or **clinical sign** **your pet** had before its cover started, or
- c) An **injury** or **illness** that is caused by, relates to, or results from, an **injury**, **illness** or **clinical sign** **your pet** had before its cover started.

No matter where the **injury**, **illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body. This is in addition to any exclusion(s) stated on **your** Certificate of Insurance.

27. Select breeds:

All Mastiff breeds, Beauceron, Bernese Mountain Dog, Bulldog, Deerhound, Dogue de Bordeaux, Estrela Mountain Dog, Great Dane, Irish Wolfhound, Leonberger, Newfoundland, Old English Sheep Dog, Pyrenean Mountain Dog, Rottweiler, Shar Pei and St Bernard.

28. Treatment:

Any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by a veterinary practice.

29. UK:

The United Kingdom, the Isle of Man and the Channel Islands.

30. Vet:

Registered Veterinary Surgeon.

31. Veterinary fees:

The cost or expense of any treatment or amount vets in general or referral practices usually charge.

32. Veterinary treatment:

The cost of the following when required to treat an **illness** or **injury**:

- a) Any examination, consultation, advice, test, x-ray, surgery and nursing carried out by a **vet**, a veterinary nurse or another member of the veterinary practice under the supervision of a **vet**, and
- b) Any medication legally prescribed by a **vet**.

This includes physiotherapy (not including hydrotherapy) carried out by a veterinary practice or a **physiotherapist** and **treatment** of a **behavioural illness** carried out by a veterinary practice or a **behaviourist**.

33. We, us, our, insurer:

Elite Insurance Company Limited, the underwriters of this policy. Elite Insurance Company Ltd is authorised by the Financial Services Commission and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request.

34. You, your, the policyholder:

The person named on the Certificate of Insurance.

SECTION B: INSURED EVENTS WE WILL COVER

In return for the correct premium, **we** will provide cover for the following sections if they are shown on **your** Certificate of Insurance.

Section 1A - Veterinary fees

Cover under this section applies in the **UK** and **agreed countries** only.

What we will pay

The cost of **veterinary fees** for the **veterinary treatment** **your pet** has received during the **policy year** to treat an **illness** or **injury**.

What you pay

The **excess** shown on **your** Certificate of Insurance.

What we will not pay

1. More than the **maximum benefit** for the combined **treatment** costs of all incidents, **illnesses** and **injuries** in the **policy year**.
2. The cost of any **treatment** for a **pre-existing condition**.
3. The cost of any **treatment** for an **illness** which starts in the **first 14 days of cover**.

4. The cost of any **treatment** to prevent **injury** or **illness**.
5. The cost of any **elective treatment** or **diagnostics** or any **treatment** that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including any complications that arise.
6. The cost of killing and controlling fleas and the cost of general health improvers.
7. The cost of any **treatment** in connection with breeding, pregnancy or giving birth.
8. The cost of any food (including food prescribed by a **vet**) unless it is:
 - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. The cost of this food is only covered for the first occurrence of bladder stones and crystals; **we** will not pay for the cost of this food if the bladder stones or crystals recur.
 - Liquid food, used for up to 5 days while **your pet** is hospitalised at a veterinary practice, providing the **vet** confirms the use of the liquid food is essential to keep **your pet** alive.
9. The cost of pheromone products, including Adaptil™ and Feliway® products, unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months. If the **behavioural illness** recurs after these 6 months, **we** will not cover the cost of any further pheromone products for that **behavioural illness**.
10. The cost of any vaccination, other than the cost of treating any complications that arise from this procedure.
11. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
 - The procedure is carried out when **your pet** is suffering from an **illness** or **injury** and is essential to treat the **illness** or **injury**, or
 - The costs claimed are for the treatment of complications arising from this procedure.
12. The cost of any **treatment** in connection with a retained testicle(s) if **your pet** was over the age of 16 weeks when cover started.
13. The cost of any **treatment** in connection with false pregnancy if **your pet** has received veterinary **treatment** for more than 2 episodes of false pregnancy.
14. The cost of trimming, burring or rasping rabbits' teeth.
15. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you** or, while on **your journey**, anyone travelling with **you**.
16. The costs of having **your pet**:
 - Put to sleep, including any veterinary consultations/visits or prescribed medications specifically needed to carry out the procedure, or
 - Cremated, buried or disposed of.
17. The cost of a house call unless the **vet** or **physiotherapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
18. Extra costs for treating **your pet** outside usual surgery hours, unless the **vet**, **physiotherapist** or **behaviourist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
19. The cost of hospitalisation and any associated **veterinary treatment**, unless the **vet** or **physiotherapist** confirms **your pet** must be hospitalised for essential **veterinary treatment**, regardless of **your** personal circumstances.
20. Costs resulting from an **injury** or **illness** specified as excluded on **your** Certificate of Insurance or generally not covered within these Terms and Conditions.
21. The cost of surgical items that can be used more than once.
22. The cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other complementary or alternative **treatment**. This includes any **veterinary treatment** specifically needed to carry out the particular complementary or alternative **treatment**. Please refer to Section 1B - Complementary treatment where details of cover for these types of treatment can be found.
23. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
24. The cost of bathing, grooming or de-matting **your pet** unless:
 - **You** have taken all reasonable steps to maintain **your pet's** health, and
 - A **vet** confirms veterinary expertise is needed and therefore only a **vet** or a member of a veterinary practice can carry out these activities, regardless of **your** personal circumstances.
25. The cost of dental treatment unless **your pet** had a dental examination carried out by a **vet** in the 12 months before the **clinical signs** of the **injury** or **illness** were first noted.
26. The cost of a post-mortem examination.
27. The cost of transplant surgery, including any pre- and post-operative care.

28. The cost of any prosthesis, including any **veterinary treatment** needed to fit the prosthesis, other than the cost of hip and/or elbow replacement(s).
29. The cost of any **treatment** if a claim has not been submitted within 12 months of **your pet** receiving **treatment**.
30. The cost of any treatment while on a journey if:
 - a) A **vet** believes the **treatment** can be delayed until **your pet** returns home,
 - b) The journey was made to get **treatment** abroad, or
 - c) **Your pet** is a rabbit.

Special conditions apply to this section. Please see Section 1C 'Special conditions that apply to Veterinary fees (Section 1A) and Complementary Treatment (Section 1B)'. Full details regarding how and when to claim for Veterinary fees can be found in 'How and when to claim under Section 1A - Veterinary fees and Section 1B - Complementary treatment.'

Section 1B - Complementary treatment

Cover under this section applies in the **UK** only.

What we will pay

If recommended by the **vet**, the cost of **complementary treatment** **your pet** has received during the **policy year** to treat an **illness** or **injury**.

What you pay

The **excess** shown on **your** Certificate of Insurance.

What we will not pay

1. More than the maximum benefit for the combined **treatment** costs of all **illnesses** and **injuries** in the **policy year**.
2. The cost of any **treatment** for a pre-existing condition.
3. The cost of any **treatment** for an **illness** which starts in the first 14 days of cover.
4. The cost of any treatment to prevent **injury** or **illness**.
5. The cost of any **elective treatment** or **diagnostics** or any **treatment** that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including any complications that arise.
6. The cost of killing and controlling fleas and the cost of general health improvers.
7. The cost of any **treatment** in connection with breeding, pregnancy or giving birth.
8. The cost of any food, including food prescribed by a **vet**.
9. The cost of more than 10 sessions of hydrotherapy for each **illness** or **injury**.
10. The cost of any vaccination, other than the cost of treating any complications arising from this procedure.
11. The cost of trimming, burring or rasping rabbits' teeth.
12. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you**.
13. The costs of having **your pet** put to sleep, cremated, buried or otherwise disposed of.
14. The cost of a house call unless the **vet** or **complementary therapist** confirms that moving **your pet** would further damage its health, regardless of **your** personal circumstances.
15. Extra costs for treating **your pet** outside usual surgery hours, unless the **vet** or **complementary therapist** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
16. The cost of hospitalisation and any associated treatment, unless the **vet** or **complementary therapist** confirms **your pet** must be hospitalised for essential **complementary treatment**, regardless of **your** personal circumstances.
17. Costs resulting from an **injury** or **illness** specified as excluded on **your** Certificate of Insurance or generally not covered within these Terms and Conditions.
18. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
19. The cost of bathing, grooming or de-matting **your pet** unless:
 - **You** have taken all reasonable steps to maintain **your pet's** health, and
 - The **vet** or **complementary therapist** confirms veterinary expertise is needed and therefore only a **vet**, a member of a veterinary practice or the **complementary therapist** can carry out these activities, regardless of **your** personal circumstances.
20. The cost of dental treatment unless **your pet** had a dental examination carried out by a **vet** in the 12 months before the **clinical signs** of the **injury** or **illness** were first noted.
21. The cost of any treatment if a claim has not been submitted within 12 months of **your pet** receiving treatment.

Section 1C - Special conditions that apply to Veterinary fees (Section 1A) and Complementary treatment (Section 1B) above

1. The maximum amount **we** will pay for the cost of **treatment** is the maximum benefit that applies on the date the **treatment** is carried out.
2. **You** must notify **us** immediately and obtain **our** prior authority before incurring veterinary fee(s) or total fees arising from one incident or the same condition where they are likely to exceed £850 by telephoning 0845 2034700.
3. If the claim includes medication, these costs will be subject to the maximum benefit that applies on the date the medication will be used.
4. If **we** agree for a claim settlement to be paid directly to **your vet** and **you** allow this, then if the **vet**, who has treated **your pet** or is about to treat **your pet**, asks for information about **your** insurance that relates to a claim, **we** will tell the **vet** what the insurance covers, what **we** will not pay for, how the amount **we** pay is calculated and if the premiums are paid to date.
5. If **we** receive a request to pay the claim settlement directly to a veterinary practice, **we** reserve the right to decline this request.
6. If the veterinary fees **you** are charged are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet we** choose does not agree with the veterinary fees charged **we** may decide to pay only the veterinary fees usually charged by a general or referral practice in a similar area.
7. If **we** consider the veterinary treatment or complementary treatment **your pet** receives may not be required or may be excessive when compared with the treatment that is normally recommended to treat the same **illness** or **injury** by general or referral practices, **we** reserve the right to request a second opinion from a **vet** that **we** choose. If the **vet we** choose does not agree with the veterinary treatment or complementary treatment provided, **we** may decide to pay only the cost of the veterinary treatment or complementary treatment that was necessary to treat the **injury** or **illness**, as advised by the **vet** from whom **we** have requested the second opinion.
8. **We** may refer **your pet's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**.
9. If **you** decide to take **your pet** to a different **vet** or **complementary therapist** for a second opinion because **you** are unhappy with the diagnosis or **treatment** provided, **you** must tell **us** before **you** arrange an appointment with the new **vet** or **complementary therapist**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** or **complementary therapist we** choose. If **we** decide the diagnosis or **treatment** currently being provided is correct, **we** will not cover any costs relating to the second opinion.
10. It is **your** responsibility to ensure the **veterinary practice** or **complementary therapist** is paid within the required time frame. If an additional charge is added to the cost of **treatment** due to the late payment of fees, **we** will deduct this charge from the claim settlement.
11. If the veterinary practice or **complementary therapist** provides a discount for paying the cost of treatment within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

How and when to claim for Section 1A - Veterinary fees and Section 1B – Complementary treatment

Before **your pet** is treated, **you** must make sure that **your vet** is prepared to fill in **our** claim form and provide invoices. For Complementary **treatment** claims the **complementary therapist** must provide invoices and the **vet** must complete the claim form. **You** must fill in a claim form and ask **your vet** to fill in their part.

Please send **us**:

1. **Your** completed claim form,
2. The invoices showing the costs involved, and
3. For Veterinary fees only, if the claim is for **treatment** in an agreed country, **you** must also provide the booking invoice for **your** journey or any other official documents which show the dates of **your** journey.

We will not pay for the cost of this information or the cost of the **vet** completing the claim form.

When to claim - **We** will not accept claims more than 12 months after the **treatment** start date. This means **you** must send **us your** claim within 12 months of the **treatment** start date and if **treatment** is ongoing **you** must ensure that claims are sent to **us** at least every 12 months.

Section 2 - Advertising and Reward

Cover under this section applies in the **UK** and agreed countries only.

What we will pay

If **your pet** is stolen or goes missing during the policy year, **we** will pay:

1. The cost of advertising, and
2. The reward **you** have offered and paid to get **your pet** back.

If **your pet** is stolen or goes missing during **your** journey, **we** will also pay the cost of **your** accommodation to stay and look for **your pet** if it has not been found or returned by the scheduled last date of **your** journey.

What we will not pay

1. More than the maximum benefit.
2. More than 10% of the maximum benefit towards sundries to make **your** own posters and advertising materials.
3. Any expense incurred without **Our** prior consent.
4. Any reward that **we** have not agreed before **you** advertised it.
5. Any reward not supported by a signed receipt giving the full name and address of the person who found **your pet**.
6. Any reward paid to a member of **your family**, any person living with **you** or employed by **you**, including any person travelling with **you** during **your** journey.
7. Any reward paid to the person who was caring for **your pet** when it was lost or stolen.
8. If **your pet** is stolen or goes missing during **your** journey:
 - a) More than 7 days' accommodation costs and more than £30 for each day's accommodation. b) Any amount if the cost of accommodation is at a property owned by **you** or **your family**. c) Any amount unless there is some official documentation to certify the theft or loss was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.
9. Any amount if a claim has not been submitted within 12 months of **your pet** going missing or being stolen.
10. Any amount for a rabbit outside the **UK**.

Special conditions apply to this section. Please see 'Special conditions that apply to Section 2a - Advertising and Reward'.

Section 2A - Special conditions that apply to Advertising and Reward

1. As soon as **you** discover **your pet** is missing:
 - a) If **your pet** is a dog **you** must tell the appropriate authority and ask for written confirmation of **your** report. b) If **your pet** is a cat and it may have been stolen, **you** must tell the appropriate authority and ask for written confirmation of **your** report. c) If **your pet** was lost or stolen on a ship, aircraft, train or coach, **you** must report the loss or theft to the operator and obtain a report.
2. **You** must immediately take all reasonable steps to find or recover **your pet**. **You** must tell all **vets** and local rescue centres within a reasonable distance of the area where **your pet** was last seen within 5 days of **your pet** going missing. At least one veterinary practice must be notified.

How to claim

You must phone **us** on 0845 2034700 for the approval of any reward before **you** advertise it. Please send **us**:

1. **Your** completed claim form,
2. The invoices and receipts to show the costs involved, including a receipt for any reward paid, and

Please note **We** will not pay for the cost of this information.

Section 3 - Third Party Liability

Cover under this section applies in the **UK** only.

This section only applies to dogs.

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

What we will pay

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your pet** during the policy year and **you** are legally responsible and held to be liable, **we** will pay:

1. Compensation and claimant's costs and expenses, and
2. Legal costs and expenses for defending a claim against **you**.

What you pay

The first £250 of any compensation, costs and expenses where property has been damaged.

What we will not pay

1. More than the maximum benefit.
2. Any costs and expenses for defending **you** which **we** have not agreed beforehand.
3. Any compensation, costs and expenses for an incident which involves **your** profession, occupation or business.
4. Any compensation, costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.
5. Any compensation, costs and expenses if the person who is killed, injured or falls ill, lives with **you**, is a member of **your** immediate **family** or is employed by **you**.
6. Any compensation, costs and expenses if the property damaged belongs to **you**, any person who lives with **you**, a member of **your** immediate family or a person **who** is employed by **you**.
7. Any compensation, costs and expenses if **you**, a member of **your** immediate **family** or any person who lives with **you** or is employed by **you** is responsible for, or looking after, the property that is damaged.
8. Any compensation, costs and expenses that result from an **incident** if **you** have not followed instructions or advice given to **you** by previous owners or the re-homing organisation about the behaviour of **your pet**.
9. Any compensation, costs and expenses if **you** are deemed responsible under the laws of any country, other than members of the European Union.
10. Any compensation, costs and expenses if **you** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident involving **your pet**.
22. Any compensation, costs and expenses if **you** are found not to be liable for the incident and/or recover costs and expenses from the opponent.
11. Any compensation, costs and expenses resulting from an **incident** that happens where **you** work.
12. Any compensation, costs and expenses if **your pet** is kept or lives on premises which sell alcohol, unless there is no access from the residential premises to the business premises.
13. Costs resulting from any **incident** specified as excluded on **your** Certificate of Insurance or generally not covered within these Terms and Conditions.

Section 3A - Special conditions that apply to this section

1. **You** must not admit responsibility, agree to pay any claim or negotiate with any person following an **incident**.
2. **You** agree to provide **us** with any information connected with the claim **we** reasonably ask for including details of **your pet's** history.
3. **You** agree to tell **us** or help **us** find out all the circumstances of an **incident** that results in a claim, provide written statements and go to court if needed.
4. **You** must allow **us** to take charge of **your** claim and allow **us** to prosecute in **your** name for **our** benefit.
5. **You** must immediately send **us** any writ, summons or legal documents **you** receive and **you** must never send any replies to these documents.

How to claim

Please send **us**:

1. **Your** completed claim form, and
2. All correspondence, writs, summons or any other legal documents. **You** must not have answered any of these documents. **We** will not pay for the cost of this information.

Section 4 - Boarding Fees

Cover under this section applies in the **UK** only.

In this section, "**you**" means **you** or **your** husband, wife, civil partner or life partner.

What we will pay

The cost of boarding **your pet** at a licensed kennel, cattery or rabbit hotel or £5 a day towards the cost of someone, who does not live with **you**, looking after **your pet** while **you** are in hospital during the policy year.

What we will not pay

1. More than the maximum benefit.
2. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.

3. Any costs resulting from **you** going into a hospital because of an **injury** or **illness** first occurring or showing symptoms before **your pet** was covered.
4. Any costs resulting from **you** being pregnant, giving birth or any treatment that is not related to an **injury** or **illness**.
5. Any costs resulting from **you** going into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted **injury**.
6. Any costs resulting from care in a nursing home or from convalescence care that **you** do not receive in a hospital.
7. Any costs if a claim has not been submitted within 12 months of the stay in hospital.

How to claim

Please send **us**:

1. **Your** completed claim form, filled in by **your** doctor or consultant and where applicable the owner of the boarding kennel, cattery or rabbit hotel, and
2. An invoice from the kennel, cattery or rabbit hotel or written confirmation from the person looking after **your pet**. **We** will not pay for the cost of this information

Section 5 - Emergency Repatriation

Cover under this section applies in the agreed countries only.

What we will pay

If **your pet** is injured or shows the first clinical signs of an **illness** during **your** journey and cannot travel home the same way it travelled abroad **we** will pay:

1. Any extra costs to get **your pet** home,
2. The cost of accommodation for **you** to stay after **your** scheduled date of travel home until **your pet** is well enough to travel, and
3. The cost of returning **your pet's** body home or the cost of disposal in an agreed country if **your pet** dies.

What you pay

The excess shown on **your** Certificate of Insurance.

What we will not pay

1. More than the maximum benefit.
2. Any costs resulting from a pre-existing condition.
3. Any costs resulting from an **illness** which starts in the first 14 days of cover.
4. Any costs that result from an **injury** that happens or an **illness** first showing clinical signs before the start of **your** journey.
5. Any costs unless a **vet** has certified **your pet** is too ill to travel home the same way it travelled abroad.
6. Any costs if the **journey** was made to get treatment abroad.
7. Any costs that can be reclaimed from anywhere else.
8. More than 14 days' accommodation costs.
9. Any costs that result from an **illness** or **injury** specified as excluded on **your** Certificate of Insurance or generally not covered within these Terms and Conditions.
10. The cost of a coffin, casket or any other container for **your pet's** remains.
11. The cost of food.
12. Any costs if a claim has not been submitted within 12 months of the date **your pet** returns home.
13. Any amount if **your pet** is a rabbit.

How to claim

Please send **us**:

1. **Your** completed claim form,
2. **Your** booking invoice or any other official documents showing the dates of **your journey**, and
3. The receipts for any extra travel or accommodation costs and the expenses to get **your pet** home or dispose of its body. **We** will not pay for the cost of this information.

Section 6 - Quarantine Expenses and Loss of Documents

Cover under this section applies in the agreed countries only.

What we will pay

If **your pet** is either unable to return to the **UK** or must be quarantined on return to the **UK** because of:

1. An **illness** first showing clinical signs during the journey,
2. The failure of the microchip, or
3. The **PETS Certificate, Certificate for treatment against parasites or Pet passport** being lost or stolen, **We** will pay:
 - The cost to keep **your pet** in quarantine,
 - The cost of getting a duplicate **PETS Certificate, Certificate for treatment against parasites or Pet passport**,
 - The cost of temporary accommodation while getting the duplicate **PETS Certificate, Certificate for treatment against parasites or Pet passport**, and
 - Any extra costs to travel home if the time in getting a duplicate **PETS Certificate, Certificate for treatment against parasites or Pet passport** has caused **you** to miss **your** scheduled travel arrangements back to **your** home.

What you pay

The **excess** stated on **your** Certificate of Insurance.

What we will not pay

1. More than the maximum benefit.
2. Any costs resulting from a **pre-existing condition**.
3. Any costs resulting from an **illness** which starts in the first 14 days of cover.
4. Any costs that result from an **injury** that happens or an **illness** first showing clinical signs before the start of **your** journey.
5. Any costs that can be reclaimed from anywhere else.
6. Any costs that result from an **illness** or **injury** shown as excluded on **your** Certificate of Insurance. or generally not covered in these Terms and Conditions.
7. Any costs that result from the failure of any microchip that does not meet the standards ISO 11784 or ISO 11785.
8. Any costs that result from a microchip reader failing to read a microchip.
9. Any costs unless there is some official documentation to certify the theft or loss of the **PETS Certificate, Certificate for treatment against parasites or Pet passport** was reported to the police or the ship, aircraft, train or coach operator if the loss or theft happened while **you** were travelling with them.
10. Any costs that result from the **PETS Certificate, Certificate for treatment against parasites or Pet passport** being lost or stolen while left unattended unless they are in **your** accommodation or the locked boot, covered luggage area or glove compartment of a locked vehicle.
11. More than 7 days' temporary accommodation costs.
12. Any costs if a claim has not been submitted within 12 months of the date **your pet** returns home.
13. Any amount if **your pet** is a rabbit.

Special conditions that apply to this section

1. **You** must take all reasonable steps to make sure the **PETS Certificate, Certificate for treatment against parasites** and **Pet passport** are not lost or stolen.
2. **You** must report the loss or theft of the **PETS Certificate, Certificate for treatment against parasites** and **Pet passport** within 24 hours of discovering it missing to the police and obtain a police report. If the loss or theft occurred on a ship, aircraft, train or coach **you** must report the loss to the operator and obtain a report.
3. **You** must take all reasonable steps to find or recover the missing **PETS Certificate, Certificate for treatment against parasites** and **Pet passport**.

How to claim

Please send us:

1. **Your** completed claim form,
2. The invoices and receipts to show the costs involved,
3. **Your** booking invoice or other official documents to show the dates of **your** journey, and
4. Where applicable, the police or operator's report.

We will not pay for the cost of this information.

SECTION C: MATTERS NOT COVERED BY THIS POLICY

The following exclusions apply to all sections of the policy in addition to the exclusions, limitations and conditions detailed under each relevant Section of Cover:

1. Any amount or expense resulting from a **pre-existing condition** to include where before the start of the commencement date in **Our** reasonable opinion the **insured** was aware, or should have been aware, that a claim was likely to be made;
 2. Costs arising from preventative and elective treatment, routine examinations, vaccination, spaying, castration, pregnancy or giving birth.
 3. Any **pet** less than 6 weeks old.
 4. Dogs used for security, guarding, track racing or coursing.
 5. Any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog or any wolf hybrid.
 6. Any amount if **you** break the United Kingdom laws or regulations, including those relating to animal health or importation.
 7. Any amount if **your pet** is confiscated or destroyed by government or public authorities or under the Animals Act 1971 United Kingdom because it was worrying livestock. This includes any further amendments to this Act.
 8. Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) have put restrictions on **your pet**.
 9. Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
 10. Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
 11. Legal expenses, fines and penalties connected with or resulting from a Criminal Court Case or an Act of Parliament.
 12. Any amount resulting from a disease transmitted from animals to humans.
 13. Any amount **you** recover from any other insurance or amounts that can be recovered from anywhere else.
 14. Any amount not supported with receipts or other proof of payment requested by **us**.
- The following exclusions only apply when **your pet** is on a journey in an agreed country:
15. Any amount if **you** do not follow the conditions of the **Pet Travel Scheme (PETS)**.
 16. Any journey **you** take **your pet** on against a **vet's** advice.
 17. Any animal less than 12 weeks old.
 18. Any rabbit.
 19. Any costs caused because any foreign government or public authority has put restrictions on **your pet**.

SECTION D: CONDITIONS WHICH APPLY TO THE WHOLE POLICY

General Conditions

1. **You** must notify **us** immediately and obtain **our** prior authority before incurring veterinary fee(s) or total fees arising from one incident or the same condition where they are likely to exceed £850 by telephoning 0845 2034700.
2. Throughout the policy year **you** must take all reasonable steps to maintain **your pet's** health and to prevent **injury, illness** and loss.
3. **You** must arrange and pay for **your pet** to have a yearly dental examination and any treatment normally recommended by a **vet** to prevent **illness** or **injury**. Any treatment recommended as a result of the dental examination must be carried out as soon as possible.
4. **You** must keep **your pet** vaccinated against the following: Dogs - Distemper, hepatitis, leptospirosis, parainfluenza and parvovirus. Cats - Feline infectious enteritis, feline leukaemia and cat flu. Rabbits - Myxomatosis and Viral Haemorrhagic Disease. If **you** do not keep **your pet** vaccinated, **we** will not pay any claims that result from any of the above illnesses.

5. **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows clinical signs of an **injury** or an **illness**, and follow any advice they give. If **you** do not follow the **vet's** advice **we** will not pay any claims relating to that **injury** or **illness**.
6. **You** and **your pet** must live in the **UK**.
7. If there is any other insurance under which **you** are entitled to make a claim, if the claim is payable **we** will only pay **our** share of the claim. **You** must tell **us** the name and address of the other insurance company and **your** policy number with them and any other information **we** may require.
8. If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.
9. **Your pet** is only covered under this policy if **you** pay the premium. If **you** pay the yearly premium in Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within 10 days of the date the instalment was due to be paid. If **we** do not receive **your** payment within 10 days of the date the premium was due, **your** insurance will automatically stop and **we** will make no further claim payments.
10. When **we** settle **your** claim, **we** will deduct from the claim, any amount due to **us**.
11. If **your pet** has died, has been stolen or goes missing and **you** make a claim for this, **we** reserve the right to cancel the policy and deduct the full outstanding balance of premium from **your** claim.
12. **You** agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.
13. When **we** offer further periods of insurance **we** may change the premium and the policy Terms and Conditions.
14. **We** will not guarantee on the phone if **we** will pay a claim. **You** must send **us** a claim form that has been fully completed and **we** will then write to **you** with **our** decision.
15. When **you** claim **you** agree to give **us** any information **we** may reasonably ask for.
16. **You** are free to choose the law to apply to this insurance contract. **We** are also free to choose the law to apply.
17. Unless there is an agreement between **you** and **us** to use a particular law, English law will apply.
18. Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.
19. Some sections of **your** policy provide travel cover. The travel cover is limited to the agreed countries for a maximum of 45 days in each policy year. While **your pet** is outside the **UK** **you** must follow the conditions of the **Pet Travel Scheme (PETS)**. Full details of the **Pet Travel Scheme (PETS)** can be found on the Defra website www.defra.gov.uk or **you** can call the Defra **Pet Travel Scheme (PETS)** Helpline on 0870 241 1710.
20. **You** agree to pay translation costs for any claim documentation not written in English.

Fraud

Fraud increases **your** premium and the premiums of all policyholders. If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We will not pay **your** claim and **we** may void **your** policy and inform the authorities. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

How we use your data

Please be aware that telephone calls may be monitored and recorded.

- **Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary.
- **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf please let **us** know.
- **We** may use **your** details to support the development of **our** business by including them in customer surveys.
- **We** may share **your** details with other insurance companies, directly or through a number of databases. **We** may pass **your** details to the Police or other government agencies. This allows **us** to check information **you** give **us** and also helps **us** prevent fraud.

- **Your** personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of **UK** law.
- **We** may pass **your** information to selected third party advisors or suppliers outside for the purpose of administering **your** claim.

Cancellation Rights

If, after receiving **your** Certificates of Insurance and full policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy. In this case **we** will cancel **your** policy and **you** will receive a full refund of any premiums paid. Simply call the Customer Centre on 0845 2034700 or send written confirmation to:

Rescuemycar.com Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate HG1 1JD

If **you** cancel outside the 14-day cancellation period and the premium becomes due **you** may not receive a refund of **your** premium.

You may cancel **your** policy at any time by calling or writing to **us** and **we** may give **you** a refund of the money **you** have paid for the period of cover after the cancellation date. If **we** have paid a claim **you** may not receive a full return of **your** premium.

We reserve the right to cancel this policy on 7 days' written notice if **you** do not abide by the terms of these conditions; this includes acting dishonestly or fraudulently.

SECTION E: IN THE EVENT OF A COMPLAINT

Complaints

We aim to get things right at all times. If **we** make a mistake **we** will try to put it right as soon as **we** can. **We** will acknowledge receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not resolved the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Please contact us at:

The Complaints Manager, Rescuemycar.com Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate HG1 1JD

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Disputes

If there is a disagreement about the way **we** handle a claim that is not resolved through **our** internal complaints procedure in the first instance, **we** and the **Insured Person** can choose a suitably qualified person to arbitrate. **We** and the **Insured Person** must both agree to the choice of this person in writing. Failing this **we** will ask the president of a national association relevant to the arbitration to choose a suitably qualified person. All costs of resolving the matter must be paid by the party whose argument is rejected. If the decision is not clearly made against either party, the arbitrator will decide how the costs are shared.

Financial Services Compensation Scheme

If Elite or Rescuemycar.com Pet Insurance is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.