



ACCIDENT & ILLNESS

POLICY TERMS AND CONDITIONS



Welcome to PETtrac pet insurance

Thank you for choosing a PETtrac pet insurance policy for your pet.

We have designed the PETtrac pet insurance policy to cover cat and dog owners who wish to protect themselves against the cost of veterinary fees and other expenses associated with their **pet**, subject to these Policy Terms and Conditions.

This product offers a choice of veterinary fees limits, which provides cover for illnesses or injuries that **your pet(s)** require **treatment** for in any given **policy term**. If the costs reach the chosen veterinary fees limit, no further claims will be paid.

If **we** offer and **you** accept **our** renewal invitation, **your pet** will benefit from continuous cover, including costs for recurring conditions and the veterinary fees limit will be reinstated for a further **policy term**.

Contact details

If **you** would like to talk to **us** about **your** policy or make a claim under all sections apart from Section 12 – Third Party Liability, please contact **us** by:

Phone: 01423 447 375

Email: Customer Care – PETtracCare@ncionline.co.uk
Claims – PETtracClaims@ncionline.co.uk
Sales – PETtracSales@ncionline.co.uk
Renewals – PETtracRenewals@ncionline.co.uk

Write: PETtrac Pet Insurance
NCI Insurance Services
4th Floor Clarendon House
Victoria Avenue
Harrogate
HG1 1JD

Website: www.insurewithpettrac.co.uk

If **you** need to make a claim under Section 12 – Third Party Liability, please contact:

Phone: 0330 024 2266 (Select Option 1 – New Claim followed by Option 2).
Opening times: Monday to Friday 9am – 5pm

Email: liability.claims@coveainsurance.co.uk

Write: Liability Claims, Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX

You can also refer to the “How to make a claim” section of this document for further details.



Your cancellation rights

You have a statutory right to cancel **your** policy within 14 days from:

- The day **you** bought the policy, or
- The day **your** policy renews, or
- The day on which **you** receive **your** policy or renewal documentation, if these are received after the date **you** buy or renew, following a renewal invite.

If **you** cancel during the first 14 days of **your policy term** **you** will receive a full refund of any payment(s) **you** have made. **Your** policy will be deemed to have been cancelled from the start date and **you** will not be entitled to make any claim.

After the first 14 days of **your policy term** or if **you** have made a claim, **you** can still cancel **your** policy and **you** will receive a payment refund based on how much **you** have paid and the date the policy is cancelled from.

All cover for **your pet** will immediately stop with effect from the cancellation date and no further assistance will be provided by **us** towards any further claims for **your pet**. As cancelling **your** policy will end the cover provided for **your pet**, **you** should be certain that the pet insurance is no longer needed.

If **you** find **you** are in financial difficulties during the **policy term**, please do contact **us**, so that **we** can see how **we** can help **you** and **your pet**.

To notify **us** of a cancellation, **you** can:

Phone us on 01423 447 375,

or **Write** to:

PETtrac Pet Insurance
NCI Insurance Services
4th Floor Clarendon House
Victoria Avenue
Harrogate
HG1 1JD

Or **Email**: PETtracCare@ncionline.co.uk

If **you** don't notify **us** that **you** want to cancel, **your** policy will remain in force and **you** will be required to pay for the time on cover.

Thank you

Thank **you** for choosing PETtrac Pet Insurance. **We** hope **you** are pleased with **your** cover and the service provided.

The PETtrac Pet Insurance Team



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Here are the explanations of the key words used in this document. The key words are printed in bold type and the meanings of these words are set out below:

Aggressive behaviour	Your pet has shown any of the following behaviours(s): Attempted to bite any human or animal, has bitten any human or animal and/or killed/attached any human or animal.
Aggressive tendencies	Your dog has shown any signs of the following behaviour(s): Territorial aggression, protective or guarding, fear aggression, defensive aggression, social aggression, frustrated or elicited aggression, redirected aggression, predatory aggression, dominance aggression, attempted to bite any human or animal, has bitten any human or animal, has chased any human or animal.
Behaviourist	A certified Clinical Animal Behaviourist (CCAB), or a member of either the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association.
Behavioural illness	Any change(s) to your pet's normal behaviour that is caused by a mental or emotional disorder that could not have been prevented by training, socialisation or medical intervention, caused by the environment in which your pet is kept or caused by how your pet has been handled by you, your family or the person looking after your pet .
Carrier	A transport company approved by the Government to carry animals according to the Pet Travel Scheme (PETS) .
Certificate of Insurance	The document which contains details about you, your pet , sections of cover (including policy limits and excesses), that apply to the cover you have chosen.
Channel Islands	Consists of the Bailiwick of Jersey and the Bailiwick of Guernsey.
Clinical diet(s)	A clinically formulated diet prescribed by your vet as part of your pet's treatment for a specific condition .
Clinical signs	Changes in your pet's normal health state, its bodily functions or behaviour.
Common Travel Area	Consists of England, Scotland, Ireland, Wales, The Channel Islands and Isle of Man.
Complementary treatment/s	Physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, chiropractic manipulation and alternative medicines recommended by or carried out by your vet or a person trained to do so.
Condition	All clinical signs of injury, illness or disease, including related conditions.
Illness	Changes in your pet's normal healthy state, sickness or disease, emotional or mental disorders.
Injury	Damage to one or more parts of your pet's body as a result of one accidental cause.
Journey	A trip for up to a maximum of 60 days spent by you with your pet when travelling within Europe. Each trip must start and end in the United Kingdom .
Market value	The price generally paid for a similar pet based on its age, breed and pedigree at the



	time of loss.
Maximum benefit	The amount shown in the Certificate of Insurance which is the most that we will pay out under each section of your insurance.
Policy term	The time for which we provide cover as set out in the Certificate of Insurance and for which we have accepted the premium.
Pet/Pet's	The cat or dog named in the Certificate of Insurance .
Pet accessories	Any accessories or technological items specifically designed for cats or dogs.
Pet travel document(s)	Documentation issued under the terms of the Pet Travel Scheme (PETS) .
Pet Travel Scheme (PETS)	<p>A European Union (EU) scheme that consists of 3 levels: Part 1, Part 2 & Unlisted. The Pet Travel Scheme (PETS) allows you to travel with your pet to specified countries and re-enter the United Kingdom without the need for your pet to go into quarantine, provided you comply with the Pet Travel Scheme (PETS) status of the country where you and your pet live before travelling and that of the country that you are visiting.</p> <p>Northern Ireland – Part 1 status.</p> <p>England, Scotland and Wales – Part 2 status.</p>
Pre-existing medical condition	Any condition , or complication directly resulting from or relating to that condition that has been identified or investigated by a vet or that has the same diagnosis, Clinical signs or symptoms as a condition prior to the start of this insurance, regardless of the areas affected in or on your pet's body.
Purchase price	The price you paid when you purchased your pet .
Treatment	Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a veterinary practice or a member of a professional organisation acting under their direction.
United Kingdom	Consists of England, Scotland, Northern Ireland and Wales.
Vet/Vets	A qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in clinical practice.
We, us, our	<p>In relation to all sections apart from Section 12 – Third Party Liability, this means NCI Insurance Services. PETtrac pet insurance policies and claims are administered by NCI Insurance Services Limited which is an Appointed Representative of Jigsaw Insurance Services Limited.</p> <p>In relation to section 12 – Third Party Liability, this means Covea Insurance Plc.</p>
Working dogs	A dog that is being used for shooting or hunting; to work with livestock; or to perform tasks to assist a human companion, including therapy dogs.
You, your	Person or persons named as the policyholder in the Certificate of Insurance .



Important information

This is an annual policy and the policy must be renewed for the cover to continue. Each **policy term you** can claim for the cost of treatments that are covered by this policy until the veterinary fee limit is reached. If **we** offer and **you** accept **our** renewal invitation, **your** veterinary fee limit will be reinstated and covered **treatment** payments can continue to be paid for a further **policy term**.

You need to be aware that **your** policy is subject to certain exclusions and conditions detailed within these Policy Terms and Conditions. It is therefore essential that **you** read and fully understand what is covered. In particular, please refer to the following sections to help **you** understand the cover provided:

- What is covered
- What is not covered
- General exclusions applicable to **your** cover
- General conditions applicable to **your** cover

It is important that **you** read these Policy Terms and Conditions along with **your Certificate of Insurance**, to make sure the product is suitable for **your** needs. These documents form the contract between **you** and **us**. If any information is incorrect, please tell **us** straight away, as this could affect **your** insurance cover.

Your excesses

The following excesses apply to every claim:

- **Section 1 – Veterinary fees:** For each **illness** or **injury** during each **policy term**:

Age at date of treatment	Excess
Under 8 years old	The first £150 per condition
8 years old or over	The first £150 per condition <hr style="border-top: 1px dashed black;"/> A contribution of 20% will also be payable towards each claim submitted.

- **Section 5 – Holiday cancellation** = the first £75 of any claim.
- **Section 6 – Accidental damage to third party property** = the first £75 of any claim.
- **Section 8 – Accidental damage to pet accessories** = the first £50 of any claim.
- **Section 11 – Emergency expenses** = the first £50 of any claim.
- **Section 12 – Third Party Liability** = the first £250 of any claim.

Your vet

Before **your pet** is treated, please check that **your vet** is willing to complete the claim form and supply **us** with the supporting invoices and **your pet's** full veterinary history.

To make the claims process as simple as possible, please ensure that the claim form and invoices are returned to **us** promptly, signed by both **you** and **your vet**.



Policy cover levels

This details the cover included within **your** policy. The **maximum benefit** amount that **you** have chosen for **your** veterinary fees is shown on **your Certificate of Insurance**; these limits apply to each **pet** that **you** insure.

Standard cover	Maximum benefit
<p>Section 1 – Veterinary fees</p> <p>Including:</p> <ul style="list-style-type: none"> • Complementary treatment • Behavioural problems • Clinical diet 	<p>The amount shown in your Certificate of Insurance</p> <p>25% of the Veterinary fees limit</p> <p>£200 (per policy term)</p> <p>£200 (per policy term)</p>
Section 2 - Emergency boarding kennel and cattery fees and daily minding	£1500 (per policy term)
Section 3 - Advertising and reward costs	£1500 (per policy term) including £250 for a reward
Section 4 - Theft or straying	£1500
Section 5 - Holiday cancellation	£5000 (per policy term)
Section 6 - Accidental damage to third party property	£500 (per policy term)
Section 7 - Transport between vets	£200 (per policy term)
Section 8 - Accidental damage to pet accessories	£500 (per policy term)
Section 9 - Death due to accident or illness	£1500
Section 10 - Farewell cover	£200
Section 11 - Overseas travel – Quarantine expenses	£2000 (per policy term)
Section 11 - Overseas travel – Emergency expenses	£1500 (per policy term)

Optional Cover	Maximum benefit
Section 12 - Third Party Liability (dogs only)	£2,000,000 (per event)



This details the sections of cover that are included within **your** policy as standard.

Section 1 – Veterinary fees

What is covered

The cost of **treatment** of **your pet** by a **vet** or **complementary treatment** carried out under their direction by a member of a professional organisation.

The cost of **treatment** for behavioural problems carried out by a **behaviourist** acting under the direction of a **vet**.

What is not covered

1. The excess.
2. Any amounts exceeding the **maximum benefit** for all injuries and **illness** in the **policy term**.
3. Any costs resulting from a **pre-existing medical condition** or an **illness** first occurring or showing **Clinical signs** prior to cover or within the first 14 days of the start of cover for **your pet**.
4. Costs resulting from **treatment your vet** recommends to prevent an **illness** or **injury**.
5. Costs resulting from dentistry that is not related to an **illness** or **injury**.
6. Costs resulting from the killing or controlling of fleas.
7. Costs of general health enhancers.
8. Costs of **treatment** or drugs that are not licensed by Veterinary Medicines Regulations (VMR) and are not prescribed under the veterinary prescribing cascade used by all **vets**.
9. Any costs relating to any **pet** that is used for breeding, racing, guarding, personal protection or search and rescue.
10. Costs of a **clinical diet** prescribed for weight reduction.
11. Costs of and resulting from vaccinations, spaying, castration, including castration for retained testicle(s), pregnancy or giving birth.
12. **Complementary treatments** that are not carried out under the direction of a **vet**.
13. Cost of house calls, unless the **vet** confirms that moving **your pet** would damage its health.
14. The costs of hospitalisation and any associated **treatment**, unless a **vet** confirms **your pet** must be hospitalised for essential **treatment**, regardless of **your** personal circumstances.
15. The cost of the emergency transportation of **your pet** to the **vet's** surgery, unless the **vet** confirms that this is necessary.
16. Additional costs of treating **your pet** outside of the normal surgery hours unless the **vet** considers an emergency consultation is necessary.
17. Costs that result from an **illness** or **injury** specifically excluded on the **Certificate of Insurance**.
18. The cost of a post-mortem examination.
19. Any costs charged by **your vet** to complete a claim form, for postage and packaging, or other administration activities.
20. The cost of purchasing or hiring equipment, including harnesses, cages, carts and sharps containers.



Section 2 – Emergency boarding kennel and cattery fees and daily minding

What is covered

The cost of boarding **your pet** at a licensed premise or for the reasonable costs of employing someone to look after **your pet**, if **you**, or anyone normally living with **you**, need to go into hospital for emergency medical **treatment** during the **policy term**.

What is not covered

1. Any amount exceeding £1500 during the **policy term**.
2. Any hospitalisation that is either known or foreseeable before cover for **your pet** started.
3. Any payment if an immediate family member or someone who permanently resides with **you** is able to look after **your pet**.
4. Any amount if **you** are in hospital for less than 4 consecutive days during each hospital stay.

Section 3 – Advertising and reward costs

What is covered

This policy will cover local advertising if **your pet** goes missing during the **policy term**, including a reward to recover **your pet**.

What is not covered

1. Any amount exceeding £1500 including a maximum of £250 for a reward during the **policy term**.
2. Rewards paid to a family member or person living with **you**.
3. Any payment when **your pet** has been missing for less than 24 hours.
4. Any amount if **you** use a professional company or organisation to help locate **your pet**.

Section 4 – Theft or straying

What is covered

If **your pet** goes missing during the **policy term** and is not found within 90 days, **we** will reimburse **you** the **purchase price** of **your pet**. If **you** did not pay for **your pet** or cannot provide evidence of the **purchase price**, **we** will pay the **market value** instead.

What is not covered

1. Any amount exceeding £1500.
2. Any amount until 90 days after the date of the loss.
3. Any amount if a claim has not been submitted within 180 days of **your pet** going missing.



Section 5 – Holiday Cancellation

What is covered

Any travel and accommodation expenses that **you** cannot recover if **you** need to cancel or cut short **your** holiday during the **policy term** because **your pet** has:

- a) Gone missing while **you** are away; or
- b) Is **injured** or shows the first **clinical signs** of any **illness** while **you** are away or up to 7 days before **you** leave and needs immediate lifesaving surgery.

What is not covered

1. The excess.
2. Any amount exceeding £5000 during the **policy term**.
3. Any costs relating to any holiday booked after **you** became aware of **your pet** experiencing any **clinical signs** of **illness** or **injury**.
4. Any costs relating to a **condition** or **illness** that is excluded elsewhere within the Policy Terms and Conditions.

Section 6 – Accidental damage to third party property

What is covered

Any damage to the personal property of a third party that **you** are visiting, caused by **your pet** at the time of **your** visit.

What is not covered

1. The excess.
2. Any amount exceeding £500 during the **policy term**.
3. Damage to personal property owned by **your** family.
4. Damage to any personal property belonging to any person entrusted with the care, control and custody of **your pet**.
5. Any damage occurring when **your pet** is left in a home where no person aged 18 or over is present.
6. Damage to any motor vehicle or its contents.
7. Damage caused by **your pet** fouling, vomiting or urinating on/in any items.



Section 7 – Transportation between vets

What is covered

The cost of travel from **your** home and any essential overnight expenses that **you** or anyone normally living with **you** may incur, if **your** usual **vet** recommends that **your pet** be seen by another **vet** or a specialist referral centre.

What is not covered

1. Any amount exceeding £200 during the **policy term**.
2. Any amount, unless the **treatment** is covered by the veterinary fees section of **your** policy.
3. Costs involved in travel to another practice to which **your** usual **vet** belongs.

Section 8 – Accidental damage to pet accessories

What is covered

The cost of repair or replacement following theft of or accidental damage to **your pet accessories**.

What is not covered

1. The excess.
2. Any amount exceeding £500 during the **policy term**.
3. Any claim for an item that **you** have not owned from new.
4. Any claim for a stolen item, unless it was stored out of sight or in a locked location.
5. Any electronic data being lost, destroyed, distorted, altered, or otherwise corrupted.

Section 9 – Death due to accident or illness

What is covered

If **your pet** passes away or needs to be put to sleep by a **vet** following an accident or **illness** during the **policy term**, **we** will reimburse **you** the **purchase price** of **your pet**. If **you** did not pay for **your pet** or cannot provide evidence of the **purchase price**, **we** will pay the **market value** instead.

What is not covered

1. Any amount exceeding £1500.
2. Any amount after 180 days from the date of the loss.
3. Death as a result of an **illness** that happens within the first 14 days of the first **policy term** of **your** policy.
4. Death as a result of an **illness** if the **pet** is aged 5 years or above at the date of death.
5. Any claim resulting from an **illness** that **your pet** should have been vaccinated against.



Section 10 – Farewell cover

What is covered

The fee charged by **your vet** and the cost of cremation or burial, if **your pet** dies or must be put to sleep by a **vet** following an **injury** or **illness** during the **policy term**.

What is not covered

1. Any amount exceeding £200.
2. Any amount after 180 days from the date of the loss.
3. Death as a result of an **illness** that results from a **pre-existing medical condition**, or that happens within the first 14 days of the first **policy term of your policy**.
4. Any claim resulting from an **illness** that **your pet** should have been vaccinated against.

Section 11 – Overseas travel

As a resident of the **United Kingdom**, **you** are able under the **Common Travel Area** and the European Union's **Pet Travel Scheme (PETS)**, to take **your pet** temporarily to certain countries that are included in the **Pet Travel Scheme (PETS)** and the **Channel Islands** and the Isle of Man and return home without putting **your pet** into quarantine. The scheme is administered by Official Veterinarian (OVs) on behalf of DEFRA for England and the devolved administrations for Scotland and Wales and DAERA in Northern Ireland.

Cover overseas

The cover provided under these Policy Terms and Conditions (excluding section 12, Third Party Liability), is extended to include any **journey** made by **you** with **your pet** within Europe and the **Common Travel Area**.

Quarantine expenses

What is covered

- If **your pet's** microchip fails, **we** will cover the kennelling and costs incurred in getting new **pet travel documents** for **your pet**.
- If **your pet** has to go into quarantine due to **illness**, where **you** have complied with all the required regulations of the **Pet Travel Scheme (PETS)**, **we** will cover the kennelling.

What is not covered

1. Any amount exceeding £2000 during the **policy term**.
2. Any costs incurred if the microchip was not checked and found to be functioning properly within 14 days of **your** departure on a **journey**.
3. Any costs arising in respect of any **condition** of which **you** were aware before the start of the **journey**.
4. Any costs resulting from a **pre-existing medical condition**.



Emergency expenses

What is covered

- Reasonable additional accommodation and transport expenses for up to 5 days or repatriation of **you** and **your pet** should:
 - **Your pet** need emergency veterinary **treatment** and as a result of this **you** miss **your** scheduled departure to the **United Kingdom**.
 - **Your pet** goes missing during a **journey**.
 - **Your** departure to the **United Kingdom** be missed as a direct result of the loss of **your pet travel documents**.
 - **You** are unable to get the re-scheduled departure for the **United Kingdom** as a direct result of having to get worming **treatment** for **your** dog repeated, due to **your** original departure for the **United Kingdom** being delayed by the **carrier**.
- The cost of replacement **pet travel documents** should the original become lost during a **journey**.
- The cost of repeat worming treatment for **your** dog required to comply with the **Pet Travel Scheme (PETS)** as a direct result of **your** departure to the **United Kingdom** being delayed by your **carrier**.

What is not covered

1. The excess.
2. Any amount exceeding £1500 during the **policy term**.
3. Any costs resulting from a **pre-existing medical condition**.
4. Any costs arising in respect of any **condition** of which **you** were aware before the start of **your journey**.
5. Any damage, loss or theft of the **pet travel documents** that occurs prior to the start of the **journey**.
6. Any claim unless **you** report the loss, theft or damage of the **pet travel documents** to the **vet** who issued it within 24 hours of **your** discovery of the loss.
7. Any costs incurred in obtaining the initial worming **treatment**.
8. Any costs incurred if the initial worming **treatment** was not performed in the timescale required by the **Pet Travel Scheme (PETS)**.
9. Any costs incurred if the worming **treatment** was not necessary in order to comply with the **Pet Travel Scheme (PETS)**.



The following cover only applies if the section is shown on **your Certificate of Insurance**.

Section 12 – Third party liability (dogs only)

IMPORTANT – Please note this section of **your** policy does not provide cover for in any circumstances for any insured dog that is required to be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any **pet** breed/species which is excluded by **us** and is listed below (including breeds which are known or classed as the names listed):

Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Bole, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, East Siberian Laika, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo, Korean Mastiff, Laika, Libyan Desert Dog, Neapolitan Mastiff, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Racing Greyhound, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid and Wolfdog.

This includes any **pet** that is crossbred or mixed with any of these breeds.

What is covered

- **We** will pay all sums **you** are legally liable for as compensation, costs and/or expenses awarded by a court in the **United Kingdom** following an incident involving **your** insured dog within the **United Kingdom**, which occurs during the **policy term**, results in bodily **injury** (fatal or non-fatal) to another person or accidental damage to another person's property.
- **We** will also, with **our** agreement, pay for legal costs and expenses incurred in defending the claim made against **you**.
- The maximum **we** will pay under this section will not exceed the limit of indemnity as shown on **your Certificate of Insurance** in respect of a single incident for Third Party Liability.

What is not covered

1. **We** will not pay the first £250 excess of any claim.
2. **We** will not pay any amount if **your** dog is known as, identified as, crossed or mixed as described above.
3. **We** will not pay any claim if **your** dog has previously shown **aggressive tendencies, aggressive behaviour** or if it has ever acted aggressively towards another person or animal, or damaged another person's property.
4. **We** will not pay any amount if **your** dog has been diagnosed with or was known to suffer from a **behavioural illness** that causes **your** dog to show **aggressive tendencies/aggressive behaviour** and was present, diagnosed or noted before the start of **your** policy.
5. **We** will not pay any amount for an incident which has resulted from **your** pets **pre-existing medical condition**.
6. **We** will not pay any amount where **you** are held legally liable solely because of a contract or agreement **you** have entered in to.
7. **We** will not pay for any amount arising as a result of any deliberate act, wilful default or neglect by **you** or members of **your** immediate family.
8. **We** will not pay any cost arising as a result of any person handling **your** dog without **your** consent.
9. **We** will not pay any fines or penalties imposed on **you** from criminal proceedings including any amount a court requires **you** to pay to punish **you** or to try to stop the same circumstances that led to the incident happening again or because **you** have caused someone distress, embarrassment or humiliation.
10. **We** will not pay any claim or other proceedings against **you** or **your** immediate family in a court of law outside



the **United Kingdom** or where the incident which resulted in the claim occurred outside the **United Kingdom**.

11. **We** will not pay the cost for any bodily **injury** to, or loss or damage to property in the ownership, custody or control of, **you** or members of **your** immediate family or household, or any person employed by **you** or members of **your** household, or who were looking after **your** insured dog with **your** permission.
12. **We** will not pay the cost for damage to property or bodily **injury** (fatal or non-fatal) to any person who has contact with **your** insured dog for professional purposes, such as a **vet**, or any person employed in a veterinary practice, a dog walker or trainer, a dog-sitter or kennels employee or a person employed by or working in a grooming parlour.
13. **We** will not pay any amount which is in any way connected to **your**, or **your** immediate family's work, employment or profession, or place of work.
14. **We** will not pay any loss which occurs in a place which is licensed to sell alcohol if this is where **your** dog normally lives or is kept.
15. **We** will not pay any amount which is insured under another insurance policy, such as **your** household insurance policy, which covers the same loss unless that insurance cover has been exhausted.
16. **We** will not pay any amount whilst **your pet** is competing in any type of competition, including but not limited to field trials, dog shows and/or breeders' competitions.
17. **We** will not pay if **your** insured dog is an assistance dog as **we** are unable to provide cover under this section unless they have been trained, or are in the process of being trained, in strict accordance with the guidance of a member organisation of Assistance Dogs **United Kingdom** and **you** can provide evidence of this upon **our** request.
18. Regardless of how many of **your** dogs are involved within the same incident, the maximum indemnity payable will be limited to £2 million.
19. **We** will not pay any costs associated with a professional completing a claim form, postage and packaging, courier fees or other administration work.
20. **We** will not pay any amount that results from **your** dog being used as part of a business or where **you** have been paid for **your** dog's assistance and/or service.

Policy conditions

1. It is a **condition** precedent to **our** liability that on the happening of any bodily **injury** or damage **you** or **your** legal personal representative shall at **your** own expense:
 - give immediate notice to **us**.
 - take all reasonable precautions to prevent further bodily **injury** or damage.
 - within 30 days, submit full details of the incident.
 - supply all information and assistance as may be required.
 - send **us** any writ summons or other legal process issued or commenced against **you**, immediately and unanswered.
 - notify **us** immediately of any impending prosecution inquest or fatal accident inquiry.
2. It is a **condition** precedent to **our** liability that **you** shall not negotiate admit or repudiate any liability without **our** written consent.
3. **We** shall be entitled:
 - to negotiate defend or settle in the name of and on **your** behalf any claim made against **you** as **we** deem appropriate.
 - to prosecute at **our** expense and for their own benefit any claim for indemnity damages or otherwise in **your** name.
 - at any time to pay to **you** the Limit of Indemnity (after deduction of any amount or amounts already paid) or any lesser sum for which a claim or claims can be settled and upon such payment shall be under no further liability in respect of such claim or claims except for costs and expenses incurred prior to the date of such payment.



Age of your pet

We will not pay claims for any **pet** being under 8 weeks of age.

Aggressive tendencies

We will not provide cover for **your pet** under this policy in any circumstances if **your** dog where on previous and/or existing occasions the **pet** has shown (or displayed) any adverse behavioural or **aggressive tendencies** which has been noted by **you**, the breeder, **veterinary** practice, re-homing organisation or any previous owner(s).

Excluded breeds

Any dog that must be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any **pet** breed/species which is excluded by **us** and is listed below (including breeds which are known or classed as the names listed):

Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Bole, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, East Siberian Laika, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo, Korean Mastiff, Laika, Libyan Desert Dog, Neapolitan Mastiff, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Racing Greyhound, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid and Wolfdog.

This includes any **pet** that is crossbred or mixed with any of these **excluded breeds**.

Excluded risks

We will not pay claims under any section excluded on the **Certificate of Insurance**.

Notifiable diseases

We will not pay claims due to:

- Rabies.
- Avian Influenza or any derivation or variant thereof.

Radioactive contamination

We will not pay claims for any loss due to ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or explosive nuclear component of such assembly.

Territorial limits

We will not pay claims for any incident occurring outside the **United Kingdom** unless the overseas travel section is shown as "Included" on **your Certificate of Insurance**.



Terrorism

We will not pay claims for any loss or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism in any way thereto. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

The use of your pet

We will not pay claims for any **pet** being used for breeding purposes and dogs used or assisting for guarding, racing, personal protection, assisting or search and rescue purposes. This includes any transaction where **you** are paid money for the use or service of **your pet**.

War risks

We will not pay claims arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Travel abroad

We will not pay for claims arising from:

- Non-compliance with any part of the **Pet Travel Scheme (PETS)** requirements, whether imposed by the UK Government, European Union, a **carrier** or other countries involved in the **Pet Travel Scheme (PETS)**.
- Any delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or any Government Officials or Authorities of any country unless specifically covered by this policy.
- Travel outside Europe.
- Costs imposed by the **carrier** to carry out checks whether required by them or by any Government or governing body.
- Costs incurred in order to comply with the **Pet Travel Scheme (PETS)** unless specifically mentioned.
- Repatriation of **your pet** following their death.
- Loss due to currency exchanges of any and every description.



Amendments

You must tell **us** as soon as **you** are aware of any information about **you** or **your pet** which has changed.

Your cancellation rights

You have a statutory right to cancel **your** policy within 14 days from:

- The day **you** bought the policy, or
- The day **your** policy renews, or
- The day on which **you** receive **your** policy or renewal documentation, if these are received after the date **you** buy or renew, following a renewal invite.

If **you** cancel during the first 14 days of **your policy term** **you** will receive a full refund of any payment(s) **you** have made. **Your** policy will be deemed to have been cancelled from the start date and **you** will not be entitled to make any claim.

After the first 14 days of **your policy term** or if **you** have made a claim, **you** can still cancel **your** policy and **you** will receive a payment refund based on how much **you** have paid and the date the policy is cancelled from.

All cover for **your pet** will immediately stop with effect from the cancellation date and no further assistance will be provided by **us** towards any further claims for **your pet**. As cancelling **your** policy will end the cover provided for **your pet**, **you** should be certain that the pet insurance is no longer needed.

If **you** find **you** are in financial difficulties during the **policy term**, please do contact **us**, so that **we** can see how **we** can help **you** and **your pet**.

To notify **us** of a cancellation, **you** can:

Phone us on 01423 447 375,

or **Write** to:

PETtrac Pet Insurance
NCI Insurance Services
4th Floor Clarendon House
Victoria Avenue
Harrogate
HG1 1JD

Or **Email**: PETtracCare@ncionline.co.uk

If **you** don't notify **us** that **you** want to cancel, **your** policy will remain in force and **you** will be required to pay for the time on cover.



Our right to cancel

Your policy will be cancelled when there is a valid reason for doing so, by sending at least 7 days' written notice to **your** last known postal and/or e-mail address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non-payment of **your** policy (including non-payment of monthly instalments).
 - If **you** do not make **your** payments on the agreed date, **we** will write to **you** to let **you** know **your** policy has a payment that hasn't been paid. If **you** don't make the payments by the date in **your** letter(s), **we** will cancel **your** policy. **Your pet** will no longer be covered. **We** will backdate the policy cancellation to when **we** last received the policy payment.
- Where **we** reasonably suspect fraud.
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **your** policy is cancelled or comes to an end for any other reason, all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid.

Consumer Insurance (Disclosure and Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions in **your** application and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Contracts (Rights of Third Party) Act 1999

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but does not affect any right or remedy of a third party which exists or is available apart from that Act.



Data Privacy

We will be a data controller in respect of any data **we** process in relation to the administration and claims handling of the policy.

Full details of how **we** will process data and **your** data protection rights is available at:
www.insurewithpettrac.co.uk/legals/privacypolicy/

You can also contact **our** Data Protection Officer.

Write to: Data Protection Officer
PIB Group Limited
1 Minster Court
Mincing Lane
London
EC3R 7AA

Or **Email:** dpo@pib-insurance.com

Covea Insurance plc will be a data controller in respect of any data it processes in relation to the underwriting of the policy.

Jigsaw Insurance Services Limited will be a data controller in respect of any data it processes in relation to the arranging and claims handling of your policy (excluding Third Party Liability). NCI Insurance Services Limited will be a data processor in respect of the administration of your policy. NCI Insurance Services Limited is a wholly owned subsidiary of Jigsaw Insurance Services Limited which is part of the PIB Group.

Full details of how Covea Insurance plc will process data and **your** data protection rights is available at:
www.coveainsurance.co.uk/dataprotection. **You** can contact the Data Protection Officer at Covea Insurance plc by email: dataprotection@coveainsurance.co.uk.

Fraud prevention and detection

You must not act in a fraudulent manner. If **you** or anyone acting for **you**, make a claim under the policy, knowing the claim to be false or fraudulently exaggerated in any respect, or make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any loss or damage caused by **your** wilful act or with **your** involvement. Then:

- **We** shall not pay the claim.
- **We** shall not pay any other claim, which has been or will be made under the policy.
- **We** may at **our** discretion declare the policy void.
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date.
- **We** shall not make any return of the premium.
- **We** have the right to inform the police and other appropriate authorities or share this information with the Insurance Fraud Investigators Group (IFIG) or other Fraud authorities.

In order to prevent fraud, **we** may share **your** information with credit reference agencies and other insurance companies either directly or through anti-fraud databases which they may have access to.



Automated decisions

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes. If **you** object to an automated decision, **we** may not be able to offer **you** an insurance quotation.

Dealings with your vet

If a **vet** who is about to treat, or has treated **your pet**, requests information about **your** policy that relates to a claim or potential claim, **we** will tell the **vet** details of **your** cover, basis of **our** claims settlements and whether all premiums are paid to date.

You agree that any **vet** that has treated **your pet** has **your** permission to release any information that **we** might request concerning **your** insurance. Any charge for the release of this information will be **your** responsibility.

False or fraudulent claims

If any claim made under this policy by **you** or anyone acting on behalf of **you** is fraudulent or intentionally exaggerated or if any false declaration or statement shall be made in support thereof, all benefit under this policy shall be forfeited.

We will, at **our** discretion, terminate the policy from the date of claim, or alleged claim, or **we** will not pay the claim if:

- A claim **you** have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
- A false declaration or statement is made in support of a claim.

In such circumstances, **we** will be entitled to retain the premium paid by **you** and to demand the return of any sums paid in respect of the claim.

Paying for the policy by Direct Debit

Your pet is only covered if **you** keep **your** payments up to date.

If **you** pay for **your** annual cover by monthly Direct Debit instalments, **we** will tell **you** when **your** payments are due to be collected. Other than **your** first payment, all payments will be collected monthly in advance. **You** must keep **your** payments up to date to ensure **your pet** is covered under the policy, even if **you** are in receipt of, or awaiting a claim payment.

If **we** can't collect **your** payment on the first attempt, **we** will tell **you** when **we** will attempt to collect this again. If the second attempt to collect **your** payment is also unsuccessful, **your** cover will be in payment arrears. If **you** fail to pay for **your** cover, **we** will terminate **your** policy from the date that the last collected payment provides cover up to.

We must make **you** aware that if **we** cannot collect **your** payment on time, **you** may be charged a late payment fee. This will be collected at the same time that **your** next Direct Debit payment is due.

If **you** decide to cancel **your** policy, please refer to 'Your cancellation rights' for full details.



Paying for the policy in full by card annually

Your pet is only covered if **you** keep **your** payments up to date.

If **you** pay for **your** annual cover by card every year, **we** will use the same details **you** provided to **us** in a previous policy term to collect the payment from **you**. **You** must keep **your** payments up to date to ensure **your pet** is covered under the policy, even if **you** are in receipt of, or awaiting a claim payment.

We will attempt to collect **your** payment up to 5 days before **your** policy renewal is due, this is to make sure there is no loss of cover. If **we** try to collect the payment and it is unsuccessful, **your** cover will be in payment arrears. If **you** fail to pay for **your** cover, **your** policy will not renew and **we** will terminate **your** policy from **your** renewal date.

If **you** decide to cancel **your** policy, please refer to 'Your cancellation rights' for full details.

Other insurance

If **you** make a claim under any section of this policy, other than Section 12 – Third Party Liability, and there is any other insurance covering the same event under which **you** are entitled to payments, **we** will only pay **our** proportion of the claim. If **you** make a claim under Section 12 – Third Party Liability, **we** will not pay any compensation, costs or expenses if **you** are insured under any other liability policy, including **your** household insurance, unless the cover has been exhausted.

Renewal terms

When **your** policy is due for renewal, it will be renewed 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 term**. If **you** do not want to renew this policy, just let **us** know.

When **we** offer a further **policy term**, **we** will be entitled to change the premiums, excess and conditions or to apply exclusions, due to the claim history of **your pet**.

Subrogation

If **you** have any legal rights against any other party in respect of **your** claim, **we** will be entitled to take legal action against them in **your** name but at **our** expense. **You** must assist **us** by providing any documents that **we** might reasonably request.

Transferring your interest in the policy

You must be the owner of the **pet**. **Your** cover will cease immediately if **your pet** is sold or given away.

Vaccinations and care

To the best of **your** knowledge and belief at the start of this insurance, and at the start of a **journey** if **you** are covered for the overseas travel option, **your pet** must be in good health and free from any **injury**, **illness** or **condition** unless this has been disclosed by **you** and accepted by **us**.

If **you** do not keep **your pet** vaccinated according to **your vet**'s advice, **we** will not pay any claims that result from any **illness** that they should have been vaccinated against. (Dogs: distemper, hepatitis, leptospirosis and parvovirus. Cats: feline infectious enteritis, feline leukaemia and cat flu).

During the **policy term**, **you** must take care of **your pet**, which includes arranging and paying for any **treatment** normally recommended by **your vet** to prevent or reduce the risk of **illness** or **injury**, including routine dentistry.



If **you** would like to talk to **us** about **your** policy or make a claim under all sections apart from Section 12 – Third Party Liability, please contact **us** by:

Phone: 01423 447 375

Email: Customer Care – PETtracCare@ncionline.co.uk
Claims – PETtracClaims@ncionline.co.uk
Sales – PETtracSales@ncionline.co.uk
Renewals – PETtracRenewals@ncionline.co.uk

Write: PETtrac, NCI Insurance Services, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD

Website: www.insurewithpettrac.co.uk

If **you** need to make a claim under Section 12 – Third Party Liability, please contact:

Phone: 0330 024 2266 (Select Option 1 – New Claim followed by Option 2).
Opening times: Monday to Friday 9am – 5pm

Email: liability.claims@coveainsurance.co.uk

Write: Liability Claims, Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX

Claims conditions

1. Within 30 days of notifying **us**, **you** must supply details of the claim in writing, together with any supporting information which **we** may require.
2. **We** will not pay for certificates, photographs or receipts required as part of the claim.
3. Please make sure that **you** read the Policy Terms and Conditions and any exclusions that may apply.

Section 1 – Veterinary fees

In order for **us** to review your claim as quickly as possible, **we** require the following information:

- Fully completed claim form
- **Your pet's** full medical history
- Itemised invoices
- Referral report (If applicable)

If **you** ask **us** to pay **your vet**, **you** must settle the part of the claim which **you** are responsible for. If **you** are unsure of the amount **you** need pay them, please call a member of the Claims Team on 01423 447 375.

If **your** claim involves **complementary treatment**, we need confirmation from **your vet** that they have recommended it.

Section 2 – Emergency boarding kennel, cattery fees and daily minding

You will need **your** doctor or the hospital to send **us** details from that confirms the dates and length of **your** visit (**we** will not pay for them to provide this to **us**). Please also provide receipts from the kennel or cattery, showing the dates and daily cost of boarding, or written confirmation from the carer, including the that the agreed amount has been received.



Section 3 – Advertising and reward

You will need to send **us** full details of the circumstances, including copies of any advertisements that **you** have placed and the receipts.

If **you** are claiming for the recovery of a reward, **we** will also need a receipt, giving **us** the full name and address of the person who found **your pet** and the amount **you** have paid them.

Section 4 – Theft or straying

If **you** have lost a dog, **you** must report this to the police within 24 hours. In the case of a cat **you** must make enquiries with local rescue centres and inform **your vet**.

You will need to send **us** any pedigree certificate and receipt for the original purchase of **your pet**.

If **your pet** is eventually found or returns **you** must repay the full amount that **we** have paid under this section of the insurance.

Section 5 – Holiday cancellation

You will need to send **us** confirmation of the **treatment** signed by **your vet**. **We** will also require cancellation invoices from **your** travel agent, tour operator or other holiday sales organisation.

The invoices must show the dates and total cost of **your** holiday, the date **you** decided to cancel or return home and any expenses that **you** cannot recover.

Section 6 – Accidental damage to third party property

You will need to send **us** written proof detailing the exact circumstances of the claim including photos and a description of the damaged item(s), the original price and the cost of replacing or repairing the item(s).

Section 7 – Transport between vets

You will need to send **us** receipts for **your** travel and from the hotel for any accommodation.

Section 8 – Loss or accidental damage to pet accessories

You will need to send **us** written proof detailing the exact circumstances of the claim including photos and a description of the lost or damaged item(s), the original price and the cost of replacing or repairing the item(s).

Section 9 – Death due to accident or illness

You will need to send **us** a death certificate from **your vet** (**we** do not pay for this), together with any pedigree certificate and receipt for the original purchase of **your pet**. If **your pet** was involved in an accident, **we** will accept a statement from an independence witness if the death certificate from **your vet** is not available.

Section 10 – Farewell cover

You will need to send **us** a death certificate from **your vet** with the supporting invoices.



Section 11 – Overseas travel (Quarantine expenses and emergency expenses)

You will need to send **us** evidence that **your pet** was microchipped and that this was working before the start of the **journey**.

For repeat worming **treatment**, **you** will need to send **us** evidence that the initial **treatment** was carried out within the timescales required by the **Pet Travel Scheme (PETS)**.

You will need to send **us** all relevant receipts to support expenditure.

Section 12 – Third party liability (dogs only)

You must notify **us** as soon as possible after an event has arisen that may give rise to a claim or **you** become aware there is a claim against **you**.

You must not admit or accept liability, negotiate or make a payment or promise of payment to any person without **our** written consent. Do not respond to any letters from people who are looking to claim against **you** or people acting on their behalf, **you** should forward them unanswered to **our** claims team.

You are required to provide **us** with any information which **we** may reasonably require in order to assess or defend the claim against **you**.

We will have the sole conduct and control of any claim and the associated legal proceedings including the right to prosecute in **your** name for **our** benefit, for any claim, damages or liability.

Do not incur any legal costs relating to a claim under this section - where appropriate **we** will arrange for legal representation.



Our promise of service

We aim to provide excellent service to all **our** customers, but **we** realise that things can go wrong occasionally. **We** take all complaints seriously and **our** goal is to resolve matters promptly. To ensure **we** provide the kind of service **you** expect, **we** continue to welcome **your** feedback. **We** will record and analyse **your** comments, to make sure **we** continually improve the services **we** offer.

What will happen if you complain?

Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will acknowledge **your** complaint keep **you** updated. **We** aim to reply to **you** within 8 weeks after **we** have received **your** complaint. If **we** can't reply by then, **we** will write to **you** and let **you** know when **we** can.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance (except for Third Party Liability) **we** would encourage **you** to seek resolution.

You can:

Phone: 01423 447 375, or

Write: PETtrac Complaints
NCI Insurance Services
4th Floor
Clarendon House
Victoria Avenue
Harrogate
HG1 1JD

Email: PETtracComplaints@ncionline.co.uk

If **you** are unhappy about a claim under Section 12 – Third Party Liability, please contact **us** by;

Phone: 0330 024 2266 Option 2
(Opening times: Monday to Friday 9am – 5pm)

Email: liability.claims@coveainsurance.co.uk

Write: Liability Claims
Covea Insurance plc
A&B Mills
Dean Clough
Halifax
HX3 5AX



What to do if you are still not satisfied

If **you** are still not satisfied with the response from **us**, then **you** may be able to refer **your** complaint to the Financial Ombudsman Service.

You must approach the Financial Ombudsman Service within six months of the final response to **your** complaint or, **you** can contact them after 8 weeks if **you** have not received a final response from **us** at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 (free from UK mobiles and landlines) or 0300 123 9123.

Or simply log on to their website at www.financial-ombudsman.org.uk

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Please provide **us** with **your** policy number in any communication.



The Underwriters

For all sections, Covea Insurance plc, registered office: A&B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales No.613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

How to contact us

If **you** would like to talk to **us** about **your** policy or make a claim under all sections apart from Section 12 - Third Party Liability, please contact **us** by:

Phone: 01423 447 375

Email: Customer Care – PETtracCare@ncionline.co.uk
Claims – PETtracClaims@ncionline.co.uk
Sales – PETtracSales@ncionline.co.uk
Renewals – PETtracRenewals@ncionline.co.uk

Write: PETtrac, NCI Insurance Services, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD

Website: www.insurewithpettrac.co.uk

If **you** need to make a claim under Section 12 - Third Party Liability, please contact:

Phone: 0330 024 2266 (Select Option 1 - New Claim followed by Option 2).
Opening times: Monday to Friday 9am - 5pm

Email: liability.claims@coveainsurance.co.uk

Write: Liability Claims, Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX

Financial Services Compensation Scheme

Covea Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme, if **you** reside in the UK, if they cannot meet their obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the is available from the FSCS website www.fscs.org.uk/, or write to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Law applicable to this contract

This contract is governed by English law unless **you** have asked for another law and **we** have agreed to this in writing before the policy start date, and for the purpose of legal proceedings it is subject to the jurisdiction of the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

Language applicable to this contract

The contractual terms and conditions and other information relating to this contract will be in the English language.

This document can be made available in other formats on request.

Avid Plc is an Introducer Appointed Representative of Jigsaw Insurance Services Ltd. PETtrac is a trading style of Jigsaw Insurance Services Limited. Jigsaw Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307654. Jigsaw Insurance Services Limited is registered in England and Wales. Company Registration Number 05052874. Registered Office: 4th Floor Clarendon House, Victoria Avenue, Harrogate, North Yorkshire, HG1 1JD. PETtrac Pet Insurance policies and claims are administered by NCI Insurance Services Limited which is an Appointed Representative of Jigsaw Insurance Services Limited. NCI Insurance Services Limited is a wholly owned subsidiary of Jigsaw Insurance Services Limited which is part of the PIB Group. PETtrac is underwritten by Covea Insurance plc. Registered office, A&B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales No. 613259. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Register number: 202277.