

ASDA

Financial Services

Your Pet Insurance policy booklet

We've got you covered 24 hours a day, 7 days a week

To make a claim, call 0844 561 1467[†]

Please keep this booklet in a safe place

Now you've got ASDA Pet Insurance we'll take care of you and your pet

Thank you for choosing Asda Pet Insurance. You can be sure of great protection and great service.

How to use this booklet

This booklet contains all the information **You** need to help **You** make a claim. **You'll** find all aspects of **Your Policy** explained here, the things **You** can claim for, what's not covered and how to get help and advice if **You** need it.

Useful telephone numbers:

Customer services: **0844 800 5407[†]**

Open 8am to 6pm Mon - Fri and 9am to 5pm Sat.

24hr claims line: **0844 561 1467[†]**

Open 24 hours a day, 7 days a week.

Vet helpline: **0844 561 1467[†]**

Open 8am to 6pm Mon - Fri and 9am to 5pm Sat.

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COVER LEVELS	Value cover up to:	Standard cover up to:	Superior cover up to:	Excess
Vets fees	£1,500	£3,500	£6,000	£65
Treatment period	12 months	12 months	No limit	-
Death from illness	£200	£650	£1,500	-
Death from accident	£200	£650	£1,500	-
3rd party liability (dogs only)	£1M	£1M	£1M	£100 or £250 *
Advertising and reward	£200	£650	£1,000	-
Theft & straying	£200	£650	£1,500	-
Boarding fees	£150	£500	£1,000	-
Holiday cancellation	£250	£750	£1,500	-
Overseas travel	1 month	1 month	12 Months	-
Quarantine costs	£150	£500	£1,000	-
Emergency expenses abroad	£150	£250	£1,000	-
Loss of PETS passport	£250	£250	£250	
Bereavement Counselling	Yes	Yes	Yes	
Pet Legal Helpline	Yes	Yes	Yes	
Pet Minders	Yes	Yes	Yes	
Veterinary Helpline	Yes	Yes	Yes	
Vet Paid Directly	Yes	Yes	Yes	

*£100 **Excess** applies to **Incidents** that occur within the UK. £250 **Excess** applies to **Incidents** that occur outside of the UK but within the EU (Non EU countries as defined by DEFRA are not covered).

Policy Summary

keyfacts®

This policy is underwritten by QBE Insurance (Europe) Limited.

This policy summary does not contain full terms and conditions of your insurance – these are located in your policy wording which commences on page 9.

Type of insurance and cover

Insurance for cats and dogs

This insurance provides cover for veterinary fees, emergency boarding kennels and cattery fees, advertising and reward costs, theft or straying, accidental death, holiday cancellation, quarantine fees and emergency expenses cover abroad and accidental damage (dependent on chosen cover level). Third party liability cover is provided for dogs only.

Three levels of cover are available – Value, Standard and Superior – Your policy schedule and statement of insurance will show which level of cover you have selected and the policy wording will show which covers and limits apply to each level of cover.

Conditions

- You must ensure that your pet has received the required vaccinations, failure to comply with this may jeopardise your claim or cover - Please refer to the General Conditions in the policy wording for a full description.

Features and benefits

Section 2.1 – Veterinary fees

- All reasonable costs for treatment of your pet by a vet due to accident, illness or disease. Cover is provided for up to 12 months from the date of occurrence up to £1,500 (Value) and £3,500 (Standard). Cover is provided for up to £6000, per incident under Superior.

Section 2.2 – Third party liability (applicable to dogs only)

- Legal liability up to £1,000,000.

Section 3.1 and 3.2 – Death from illness and death from accident

- The purchase price of your pet up to a maximum of £200 (Value), £650 (Standard) or £1,500 (Superior) if it dies or in the event of humane destruction by a vet to alleviate incurable and inhumane suffering following an illness, disease or accident.

Section 3.3 – Advertising and reward

- Up to a maximum of £200 (Value), £650 (Standard) or £1,000 (Superior) for the cost of local advertising and a suitable reward for recovery of your pet if your pet is lost or stolen.

Section 3.4 – Theft and straying

- The purchase price of your pet up to a maximum of £200 (Value), £650 (Standard) or £1,500 (Superior) if it is permanently lost due to being lost or stolen and no recovery has been made within 45 days despite advertising and the offer of a reward.

Section 3.5 – Boarding kennel/cattery fees

- Up to a maximum of £150 (Value), £500 (Standard) or £1,000 (Superior) in total for boarding your pet if you or a member of your family permanently living with you is hospitalised on medical advice for more than 4 days. Additionally we will pay up to the same benefit levels if your main UK residence is deemed to be uninhabitable as a result of circumstances beyond your control, including but not limited to: Flood, Fire, Hurricane and/or enforced evacuation on the order of the emergency services.

Section 3.6 – Holiday cancellation costs

- Any non-recoverable travel and accommodation expenses up to a maximum of £250 (Value), £750 (Standard) or £1,500 (Superior) if you have to cancel or cut short your holiday because your pet needs immediate life-saving surgery within 7 days of your departure.

Section 4 – Expenses incurred abroad

Section 4.1	Quarantine cost	Up to £150 (Value), £500 (Standard) or £1,000 (Superior) per trip
Section 4.2	Emergency expenses cover abroad	Up to £150 (Value), £250 (Standard) or £1,000 (Superior) per trip
Section 4.3	Loss of PETS passport	Up to £250 per trip

Please refer to the policy wording for full details of these covers.

Significant or unusual exclusions or limitations:

- The standard excesses shown on the policy schedule.

General exclusions:

- Any **Pet** less than 8 weeks of age at the start date of **Your Policy**.

- Any incident occurring outside of the United Kingdom, Northern Ireland, the Isle of Man, the Channel Islands and the member countries of the PETS travel scheme.
- War risks, hostilities, terrorist activity, revolution, military or usurped power or radioactive contamination.
- Intentional slaughter, by order of any Government, Local Authority or any person having jurisdiction in the matter.
- Any animal which should be registered under the UK Government's Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
- The use of your pet for commercial guard security or racing.

Exclusions under Section 2.1 – Veterinary fees:

- Any treatment exceeding 12 months after the incident under Value and Standard.
- Any treatment exceeding £6,000 per incident under Superior.
- Any treatment costs incurred after the expiry date of your policy.
- Any medical condition which occurred or existed in any form prior to inception of the insurance policy.
- Illness or condition occurring within the first 10 days of the start of cover for your pet.
- Costs arising from preventative and elective treatments, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth.
- The cost of dental treatment except as a result of an **accident**.
- Any claim as a result of a 'notifiable' disease e.g. Rabies and/or avian influenza.
- Costs following your pet's death.

Exclusions under Section 3.1 – Death from illness:

- Any medical condition which occurred or existed in any form prior to inception of the insurance policy.
- Death from illness in the case of dogs of 9 years of age or more and cats of 11 years of age or more.

Exclusions under Section 3.5 – Boarding kennel/cattery fees:

- Hospitalisation due to pregnancy or any medical condition known of at the start of the policy.

Exclusions under Section 3.6 – Holiday cancellation costs:

- Any pre-existing or foreseeable condition or disease likely to require emergency life-saving surgery.
- Any costs relating to a holiday booked within 28 days of departure.

Exclusions under Section 4.1 – Quarantine costs:

- Costs incurred where the microchip was not functioning prior to departure.
- Costs incurred where your pet was suffering from a condition prior to departure.

Exclusions under Section 4.3 – Loss of healthcare certificate:

- Where loss of the certificate is not reported within 24 hours or the loss occurred prior to departure.

Other information/terms:

Duration: This is an annually renewable policy.

Cancellation period: You are free to cancel this policy at anytime.

Claim Notification: To make a claim contact 0844 561 1467.

Pet insurance complaints procedure:

Any complaint you may have should, in the first instance be addressed to ASDA Pet Insurance Complaints Department. If you are not satisfied with the way in which your complaint has been dealt with, you should write to QBE Insurance (Europe) Limited. (Please see section 8 of the policy wording.)

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within section 8 of the policy wording at any time.

Financial Services Compensation Scheme (FSCS)

If QBE Insurance (Europe) Ltd or BDML Connect Limited are unable to meet their obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk

Section one

Pet insurance terms and conditions

Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met throughout the duration of the **Policy**.

1.1 Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **Policy**. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

Accident: Sudden and unexpected event which happens during the **Period of Insurance** which results in bodily injury or death to **Your Pet**.

Alternative Medicine: Means herbal or homeopathic medicine.

Complementary Medicine: Means physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic **Treatment**.

Condition: means all clinical signs of injury, illness or disease.

Excess: means the amount **You** are required to pay as the first part of certain claims made under the **Policy**.

Incident: A specifically identifiable **Accident** or **Condition**. Recurring and/or ongoing conditions shall be considered as one loss. Such conditions 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 related in any way to the original claim; **or**,
- b) **Conditions** which are incurable and likely to continue for the remainder of **Your Pets** life.

Period of Insurance: means the time for which **We** provide cover as set out in the schedule and for which **We** have accepted **Your** premium.

Pet: Dog(s) or Cat(s) specified in the schedule.

PETS Travel Scheme: The **Pet Travel Scheme (PETS)** is the system that allows pet animals from certain countries to enter the UK without quarantine as long as they meet certain conditions. It also means that people in the UK can, having taken their pets to these countries, bring them back without the need for quarantine. (Excluding non EU listed countries as defined by DEFRA.)

Policy: means **Your Policy** booklet and most recent schedule which include any endorsement that applies.

Pre-existing Condition: Any medical **Condition** which occurred or existed in any form prior to inception of the Insurance **Policy**.

Terrorism: means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(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.

Treatment: This must be provided by a **Veterinary** practice and includes consultations; diagnostic tests, for example blood tests; X-rays; surgical procedures; drugs and medication prescribed; nursing and hospitalisation.

Unattended: means any occasion when **Your Pet** is left alone or where **You** are not in a position to control its behaviour.

Vet/Veterinary: Qualified Veterinary Surgeon.

We/Us/Our: QBE Insurance (Europe) Limited. Registered in England No. 1761561; Home State – United Kingdom. Authorised and regulated by the Financial Services Authority; Registration number 202842

You/Your: means person or persons named as the policyholder in the schedule.

Section two

2.1 Veterinary fees cover

We will pay for all reasonable and customary charges made for **Treatment** carried out by a **Vet**. Cover is provided for up to 12 months from the occurrence of an **Incident** occurring to the **Pet**, up to the limit of £1,500 (Value) or £3,500 (Standard).

Superior cover is continuous for each separate **Incident** up to the limit of £6,000 per **Incident**. **Treatment** in respect of any **Condition** can continue until the original **Vet** fees limit has been reached subject to the **Policy** remaining in force, being continuously renewed at each anniversary and premiums paid on time.

Policy limits are dependent on the cover selected and **Excess** as specified below and subject to written notice of such **Incident** having been given to **Us** within 60 days of occurrence. The limit of cover and **Excess** are on a per **Incident** basis.

We will pay for fees for **Alternative Medicine** or **Complementary Medicine** which the **Vet** recommends and as pre-approved by **Us**, including up to twelve sessions of hydrotherapy provided the pool operators are members of the Canine Hydrotherapy Association.

Exclusions

We will not pay for:

- 1 a) The first excess as specified on **Your Policy Schedule**.
- b) Any **Treatment** exceeding 12 months after the **Incident** under Value and Standard.
- c) Any **Treatment** exceeding £6,000 per incident under Superior.
- d) Any **Treatment** costs incurred after the **Policy** has expired.

2 **Veterinary** fees in connection with:

- a) Any **Pre-existing Conditions** or illness unless previously agreed by **Us**.
- b) Any illness or **Condition** arising prior to or within the first 10 days of the inception date of the **Policy** (This exclusion is not applicable to renewed policies).

- c) Preventative and elective **Treatments**, routine examinations and **Treatment** including but not limited to routine vaccinations, grooming, spaying or castration, whelping or kitting or to any **Treatment** in connection with pregnancy or giving birth or arising out of these procedures.
- d) Behavioural problems and training unless caused as a direct result of an insured **Incident** occurring during the **Period of Insurance**.
- e) Non-essential hospitalisation and or house calls unless the **Vet** declares that to move **Your Pet** would seriously endanger its health.
- f) Prescription foods, other than for a 4 week period for a specific **Accident** or illness.
- g) The normal feeding costs of **Your Pet** during any claim for a special diet.
- h) Dental **Treatment** except as a result of an **Accident**.
- i) Any claim for any form of special diet, housing, or bedding needed for the **Treatment** or general well-being of any **Pet**.
- j) Any claim for cryptorchidism (retained testicle(s)).
- k) Any claim as a result of a 'notifiable' disease, e.g. Rabies and/or Avian influenza.
- l) Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering.
- m) Fees for **Alternative Medicine** or **Complementary Medicine** that have not been approved by **Us**.

2.2 Third party liability cover (applicable to Dogs only)

We will pay up to the amounts shown below that **You** become legally liable to pay as compensation for accidental bodily injury (fatal or non-fatal) or accidental damage to property not owned by **You** or in the custody or control of **You** caused by **Your** dog within the Territorial limits as detailed on page 17.

We will pay up to £1 million which includes costs and expenses agreed by **Us** in writing for any one claim or series of claims arising from any one event or source or original cause.

For the purposes of this section the definition of '**You**' and '**Your**' is extended to include any person looking after the **Pet** with **Your** permission.

Exclusions

We will not pay for:

- 1 The first £100 **Excess** applies to **Incidents** that occur within the UK. The first £250 **Excess** applies to **Incidents** that occur outside of the UK but within the EU (Non EU countries as defined by DEFRA are not covered).
- 2 Any agreement which imposes a liability on **You** which **You** would not be under in the absence of such an agreement.
- 3 Deliberate acts by **You** or members of **Your** family.

- 4 Loss or damage to property in the ownership, custody or control of **You** or **Your** family or household or any person employed by members of **Your** household.
- 5 Accidental bodily injury to or disease contracted by **You** or a member of **Your** family or persons permanently residing with **You**.
- 6 Accidental bodily injury or disease contracted by any person who is under a contract of service or apprenticeship with **You** when such injury or disease arises out of and in the course of employment by **You**.
- 7 Any compensation, costs or expenses if **You** are insured under any other liability **Policy** including **Your** household insurance unless that cover has been exhausted.

Section three

3.1 Death from illness

We will pay **You** the purchase price of **Your Pet** as declared on the schedule of insurance, up to a maximum of £200 (Value), £650 (Standard) or £1,500 (Superior) dependent on the cover selected, in the event **Your Pet** dies from illness or disease or in the event of humane destruction, if certified by a **Vet** as necessary to alleviate incurable and inhumane suffering of the **Pet**, due to illness or disease.

If no purchase receipt can be produced **We** will pay the replacement cost of a similar pet up to the stated maximum limit, dependent on the cover selected.

Exclusions

We will not pay for:

1. Any amount if the death results from a **Pre-existing Condition** or illness unless previously agreed by **Us**.
2. Any claim where **Your Pet** has reached the age of 9 years of age and above in the case of dogs and 11 years of age and above in the case of cats.

3.2 Death from accident

We will pay **You** the purchase price of **Your Pet** as declared on the statement of insurance, up to a maximum of £200 (Value), £650 (Standard) or £1,500 (Superior) dependent on the cover selected, in the event **Your Pet** dies from **accident** or in the event of humane destruction, if certified by a **Vet** as necessary to alleviate incurable and inhumane suffering of the **Pet**, due to **accident**.

If no purchase receipt can be produced **We** will pay the replacement cost of a similar pet up to the stated maximum limit, dependent on the cover selected.

3.3 Advertising and reward

If **Your Pet** is lost or stolen, **We** will reimburse **You** for advertising in a local newspaper and for a suitable reward to be offered for recovery of the **Pet** (previously agreed with **Us**) up to a maximum of £200 (Value), £650 (Standard) or £1,000 (Superior) dependant on cover selected.

3.4 Theft and straying

We will pay **You** the purchase price of **Your Pet** as declared on the statement of insurance up to a maximum of £200 (Value), £650 (Standard) or £1,500 (Superior); in respect of permanent loss due to **Your Pet** being lost or stolen and after no recovery has been made after 45 days, despite advertising and reward.

If no purchase receipt can be produced **We** will pay the replacement cost of a similar pet up to the stated maximum limit, dependent on the cover selected.

3.5 Boarding kennel/cattery fees

We will reimburse **You** for boarding kennel or cattery fees up to a maximum of £150 (Value), £500 (Standard) or £1,000 (Superior), in any one **Period of Insurance**, in the event that **You** or a member of **Your** family permanently residing with **You**, is hospitalised on medical advice for a period exceeding 4 consecutive days.

Exclusions

We will not pay for:

- 1 Hospitalisation of **You** or any member of **Your** family permanently residing with **You** as a result of pregnancy.
- 2 Any known Medical **Condition** likely to give rise to hospitalisation at the inception date of this insurance.

3.6 Holiday cancellation costs

We will reimburse **You** for any non-recoverable cancellation costs up to a maximum limit of £250 (Value), £750 (Standard) or £1,500 (Superior) in any one **Period of Insurance**, in the event that in **Your Vet's** opinion the **Pet** named in the schedule requires emergency life-saving surgery, within 7 days of **Your** departure on holiday and this necessitates cancellation or curtailment.

Exclusions

We will not pay for:

- 1 Non life-saving operations.
- 2 Any **Pre-existing Conditions** likely to necessitate emergency life saving surgery.
- 3 Any costs or expenditure for any holiday booked less than 28 days prior to departure.

Section four

All benefits under section 4 are subject to full compliance with the PETS Travel Scheme

4.1 Quarantine costs

We will pay up to £150 (Value), £500 (Standard) or £1,000 (Superior) per trip for:

- (i) Quarantine kennelling costs and costs incurred in obtaining a replacement health certificate for **Your Pet** should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
- (ii) Quarantine kennelling costs should, despite compliance with the relevant regulations, **Your Pet** be placed in quarantine due to illness.

All claims under this section of the **Policy** must be supported with all relevant receipts and documentary evidence that **Your Pet** was micro-chipped prior to your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

Exclusions

We will not pay for:

- 1 Any costs incurred where it was established that the microchip was not functioning prior to departure.
- 2 Any costs incurred where it can be established that **Your Pet** was suffering from a **Condition** prior to departure.

4.2 Emergency expenses cover abroad

We will pay up to £150 (Value), £250 (Standard) or £1,000 (Superior) in total per trip in reimbursement for emergency expenses incurred by you. Cover is provided for:

- 1 Additional accommodation and repatriation fees incurred by **You** should **Your Pet** require emergency **Veterinary Treatment** which results in **You** missing **Your** return journey.
- 2 Reimbursement of reasonable accommodation and transportation costs incurred by **You** following **Your Pet** becoming lost during a journey, whilst **You** endeavour to find **Your Pet** prior to **Your** due return date to the UK.
- 3 Reimbursement of reasonable additional accommodation and transportation costs incurred by **You**, for up to 4 days, should **Your Pet** become lost or stray prior to **Your** return journey to the UK resulting in **You** remaining abroad whilst endeavouring to locate **Your Pet**.

All claims under this section of the **Policy** must be supported by all relevant receipts and evidence of expenditure. Additionally, **You** must notify the Police or relevant transport operator within 24 hours of the incident and obtain, at **Your** own expense, a written report should **You** wish to claim following the loss or theft of **Your Pet**.

4.3 Loss of PETS passport

We will pay up to £250 per trip for the cost of a replacement health certificate should the original become lost during the trip. This includes any quarantine costs incurred as a direct result of such a loss.

All claims under this section of the **Policy** must be supported by all relevant receipts and evidence of expenditure.

Exclusions

We will not pay for:

- 1 Any claims where the loss of the certificate was not reported to the issuing **Vet** within 24 hours of discovery.
- 2 Any claims where the loss of the health certificate was established prior to departure.

Section five

5.1 Help lines

All policies automatically include access to the following help lines:

5.2 Healthcare away from home

If **You** and **Your Pet** are away from home whilst in the United Kingdom, Northern Ireland, Isle of Man, and Channel Islands and **Your Pet** needs urgent **Veterinary** care, the **Policy** gives **You** access to **Our** help lines so **We** can identify the nearest **Vet** for **You** - Telephone: 0844 561 1467 lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.

5.3 Bereavement counselling

An understanding, confidential and professional service enabling **You** to talk for as long as **You** need about the death or illness of **Your Pet**. Help and advice to address the symptoms brought about by bereavement - available 24 hours a day, 365 days a year. Telephone: 0845 602 6921.

5.4 Pet legal

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way - available 24 hours a day, 365 days a year. Telephone: 0845 602 6921.

5.5 Pet minders

This enables **You** to locate a registered **Pet** Minder (on a National basis) for either a few minutes or indeed weeks, in order to look after **Your Pet** while **You** are away. Telephone: 0844 561 1467. Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.

5.6 PETS travel scheme (DEFRA helpline)

For information on how to obtain a **PETS Travel Scheme Certificate**. Telephone: PETS Helpline 0845 933 5577.

Section six

General exclusions

We will not pay for claims arising directly or indirectly from:

- 1 Any **Pet** not named in the schedule.
- 2 Any **Pet** less than 8 weeks of age at the start date of **Your Policy**.
- 3 Outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands and the Member Countries of the **PETS Travel Scheme** (non EU listed countries as defined by DEFRA are excluded).
- 4 War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, **Terrorism**, insurrection or military or usurped power.
- 5 a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- 6 Intentional slaughter, by order from any Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
- 7 **Your Pet** being an animal which should be registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
- 8 Malicious or wilful injury or gross negligence to the insured **Pet** caused by **You**, **Your** agents, employees or members of **Your** family.
- 9 Medication not being recommended by a **Vet**.
- 10 The recurrence or continuation of illness, disease or any **Condition** from which the **Pet** previously suffered arising prior to or within 10 days of inception of this insurance (This exclusion is not applicable to renewed policies).
- 11 The use of any **Pet** for commercial guard security or racing.
- 12 Infringement of United Kingdom animal health and importation legislation.

General conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **you** do not comply **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

- 1 **You** must keep the **Pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis, feline influenza and feline leukaemia in the case of cats; or as advised by **Your Vet**. All vaccinations must be administered under **Veterinary** supervision.

- 2 **You** must provide proper care and attention to **Your Pet** at all times.
- 3 **You** will agree that **Your** current or previous **Vet** may release information or records regarding any animal insured to, the insurer or its agents.
- 4 **You** must be the sole owner of the insured **Pet**.

5 **Statutory cancellation rights**

You may cancel this **Policy** within 14 days of receipt of the policy documents (new business) or the renewal date (the **Cancellation Period**) by calling 0844 800 5407 or writing to the following address during the **Cancellation Period**:

ASDA Pet Insurance, The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL. Within the cancellation period there is no refund of premium in the event of a claim for death by accident, death by illness, theft or straying. However, in all other cases **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

In the event of a claim for death by accident, death or illness, theft or straying, if **You** are paying by instalments **We** will deduct the outstanding instalments due from any claim payment made.

Cancellation Outside The Statutory Period

You may cancel this **Policy** at any time by calling 0844 800 5407 or writing to the above address during the period **You** have been on cover. **We** will retain an amount of premium in proportion to the time **You** have been on cover and return the balance to **You**.

If **You** are paying by instalments **Your** instalment payments will cease. However if **You** have incurred eligible claims **You** will either have to continue with the instalment payments until the policy renewal date or **We** may, at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

In the event of a claim for death by accident, death by illness, theft or straying, if **You** are paying by instalments **We** will deduct the outstanding instalments due from any claim payment made.

We reserve the right to cancel the **Policy** by providing 21 days prior written notice by registered post to **Your** last known address. Any premium refund will be calculated in accordance with the above.

Non-payment of premiums

We reserve the right to cancel this **Policy** immediately on written notice in the event of nonpayment of the premium or default if **You** are paying by instalments.

- 6 In the event of any disagreement between **Your Vet** and **Us**, an independent **Vet** mutually agreed upon by both sides will be appointed and act as arbiter and whose decision will be binding on both sides.
- 7 **Your Policy** is governed by English Law unless **You** have agreed otherwise with **Us**.

Territorial limits

Your Pet is covered whilst in the United Kingdom, Northern Ireland, Isle of Man

and the Channel Islands. In accordance with the European Economic Community regulations this insurance also extends to cover **Your Pet** under the **PETS Travel Scheme** whilst temporarily located in any member country of the **PETS Travel Scheme (Excluding non EU listed countries as defined by DEFRA)**, but only for a maximum stay of thirty (30) days during the **Period of Insurance** in respect of Value and Standard cover or unlimited overseas travel during the **Period of Insurance** in respect of Superior Cover.

Claims conditions

- 1 If any liability under this **Policy** is covered by another insurance **Policy We** will not pay more than **Our** rateable proportion.
- 2 Following a claim **We** shall be entitled to take over and exercise any rights in **Your** name against any other party for **Our** own benefit and at **Our** own expense to recover any payment **We** have made under this **Policy**.
- 3 **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** connivance.

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** option 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 may inform the police of the circumstances.

Law applicable

You and **We** are free to choose the laws applicable to this **Policy**. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this **Policy You** have agreed to this.

Section seven

Claims procedure

In the event of any possible claim under any sections of this insurance **You** must notify the claims helpline (see below) as soon as possible and not later than 60 days after any **Incident** that would possibly give rise to a claim. Failure to comply with the listed procedures may result in **Our** being unable to assist with **Your** claim.

Overseas travel

In the event that **Your Pet** requires **Veterinary Treatment** whilst temporarily in a Member Country of the **PETS Travel Scheme**, payment of any **Treatment** will be made by **You** to the **Vet** whilst **You** are there. Upon **Your** return home **You** should telephone the claims helpline immediately and report the claim. **You** will then be sent a claim form for completion and return with all the paid **Veterinary** receipts. Settlement will then be made to **You** after the deduction of the excess in Sterling at the current rate of exchange, such payment discharging **Us** from all further liability connected with such claim.

Telephone claim line: 0844 561 1467. Please note that telephone calls may be monitored or recorded to assist with staff training and for quality control purpose.

Veterinary fees

Upon commencement of **Treatment You** should telephone the claims helpline and report the possible claim. **You** will then be sent a claim form for completion by **Your Vet**. Once this **Treatment** has been completed the claim form should be returned along with all supporting receipts.

Settlement can be made directly to the **Vet** after deduction of the excess, such payment discharges **Us** from all further liability connected with such claim.

We have the right to request further information either directly from the **Vet** or from **You** to confirm the validity of the claim at **Your** expense.

Third party liability

- 1 **You** shall not admit or accept liability, negotiate or make any payment or promise of payment without **Our** written consent.
- 2 **You** should immediately contact the claims helpline on the above number and advise them of any possible claim. **You** will then be given instructions on what to do with any letter, claim, writ or summons.
- 3 **You** are required to provide **Us** with all the information that **We** may reasonably require.
- 4 **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in the name of the insured but for **Our** benefit for any claim, damages or liability.

Death from accident, and illness

You must obtain a **Veterinary** Certificate at **Your** own expense stating the date and cause of death. In the event that the **Pet** is put to sleep, (euthanised) **You** must obtain a **Veterinary** Certificate stating that this was necessary for humane reasons to terminate incurable suffering.

Advertising and reward

In the event of the insured **Pet** being lost, **You** should telephone the claims helpline immediately and secure **Our** approval prior to incurring any expense or any offer of reward.

In the case of a reward **You** must not pay the finder yourself. Please provide **Us** with the details of the finder and **We** will arrange for the payment to be made directly.

Theft and straying

- 1 The loss of Dogs should be reported to the Police within 24 hours and their reference number provided to the claims department. **You** must also report the loss to **Your** local rescue centres and veterinary practices providing confirmation of **Your** enquiries to the claims department.
- 2 **You** should telephone the claims helpline and inform **Us** of the loss as soon as possible. If there is no recovery of **Your Pet** after 45 days, **You** will then need to complete a claim form.

Boarding kennel/cattery fees

You should obtain at **Your** own expense receipted bills from the boarding kennel or cattery or from the person responsible for looking after the insured **Pet**, detailing dates and expenses incurred.

You must also obtain at **Your** own expense confirmation of the period **You** or **Your** family members were in hospital and any additional information requested by **Us**.

Holiday cancellation costs

You should obtain at **Your** own expense the booking invoice and cancellation invoice from **Your** travel agent or tour operator. This should detail the total irrevocable charges made and the date of cancellation.

Section eight

Pet insurance complaints procedure

If **You** have cause for complaint, it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to contact

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- a) to be sure **You** are talking to the right person
- b) that **You** are giving them the right information.

When You contact Us

Please give **Us** **Your** name and a contact number. Please quote **Your Policy** and/or claim number and the type of **Policy** **You** hold. Please explain clearly and concisely the reason for **Your** complaint.

Step One - Initiating Your Complaint

You should first call 0844 800 5407 or write to:

ASDA Pet Insurance Complaints Department, The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

Step Two - Contact your insurance company by writing to:

The Managing Director Specialty Division
QBE Insurance (Europe) Limited
Plantation Place, 30 Fenchurch Street
London EC3M 3BD
Tel: 020 7105 4000
Fax: 020 7105 4019

Step Three - Beyond QBE Insurance (Europe) Limited

If **We** have given **Our** final response and **You** are still dissatisfied, **You** may refer the matter to the Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800, or fax: (020) 7964 1001.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

Referral to the Financial Ombudsman does not affect **Your** right to take legal action against QBE Insurance (Europe) Limited. Please quote **Your Policy** number in any communication.

For great cover at low prices,
call us for a quote

Car insurance

0800 181 4094

Lines are open 8am to 10pm Mon – Fri, 8am to 6pm Sat and 10am to 4pm Sun.
Calls may be recorded and monitored.

Home insurance

0800 181 4093

Lines are open 8am to 10pm Mon – Fri, 8am to 6pm Sat and 10am to 4pm Sun.
Calls may be recorded and monitored.

Van insurance

0800 181 4095

Lines are open 8am to 10pm Mon – Fri, 8am to 6pm Sat and 10am to 4pm Sun.
Calls may be recorded and monitored.

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*Calls may be recorded and monitored. Maximum call charge from a BT landline is 4p per minute. Calls from other networks may vary. Please check with your network operator.

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