



Your policy document

Accident Only

Contents

3	Welcome to Vetsure	
4	Important Information	
6	Definitions	
9	Veterinary Fees	
12	Death of Pet from Accident	
15	Transportation Costs	
15	Vetsure Preventative Healthcare Vouchers	Optional Cover
16	Public Liability (Dogs only)	Optional Cover
20	Emergency Boarding Kennel & Cattery Fees	Optional Cover
21	Holiday Cancellation	Optional Cover
22	Accidental Damage	Optional Cover
22	Personal Accident Cover	Optional Cover
23	Dog Walker Cover	Optional Cover
24	Overseas Travel	Optional Cover
26	General Exclusions	
29	General Conditions	
32	Claims & Our Claims Procedure	
33	Cancellation & Amendments	
33	Automatic Termination	
34	Enquiries or Complaints	
35	Other Important Information	
39	Spotlight	
42	Direct Claims	
42	Useful Contact Details	

Welcome to Vetsure

Thank you for entrusting us with your pet's care. At Vetsure, we understand that your pet is a cherished member of your family. We are passionately committed to helping you provide the protection they deserve.

Our story

I founded Vetsure in 2009 after years as a practising vet. I saw firsthand that pet insurance was often too complex and didn't always support the long-term care pets need. I wanted to create a better way—one based on collaboration between vets and insurers, focusing on the lifelong protection most pet owners were looking for.

I am incredibly proud of what our team has achieved since then, but we will never become complacent. We are constantly striving to improve the care we offer for you and your pet.

Our promise to you

Lifelong support: We only offer "Lifetime" policies, designed to support your pet's treatment throughout their life.

The "family" test: We aim to treat every customer and pet as we would want our own families to be treated.

Direct and fast: We work to settle claims quickly and can pay your Vetsure-accredited vet directly, so you aren't left with financial stresses at a difficult time.

Human Connection: Our team is encouraged to spend as much time as you need on the phone—whether you have a query or just want to tell us about your pet.

Please take the time to read this booklet and familiarise yourself with your cover. If you have any questions, we are always here to help.

Thank you for joining the Vetsure family.



Ashley Gray MA VetMB PhD MRCVS
Founder, Vetsure Pet Insurance

Important Information

This policy booklet sets out the full terms and conditions of your pet insurance contract. Please read it carefully.

Key documents and contract of insurance

Your full insurance contract is made up of these four documents, which must be read together:

Policy Booklet (this document): Contains all the terms, conditions, and exclusions.

Policy Schedule: Lists your personal details, your pet(s), the start date, your chosen level of cover (e.g., Accident Only), the benefit limits and premium you must pay.

Insurance Product Information Document (IPID): A regulatory summary of the cover's key features.

Statement of Fact: The official record of the information you provided to us when applying.

In return for payment of the correct premium(s), we agree to provide cover under the sections you have chosen to include as detailed on your Schedule. This is, as always, subject to the policy terms and conditions detailed in this booklet.

Underwriter & Administrator: This policy is underwritten by Atlas TVIS. It is arranged and administered by Vetsure, who is authorised to deal with you on Atlas TVIS's behalf.

Is this policy right for you?

Our products meet the need of pet owners seeking insurance against the unexpected costs of veterinary treatment.

Our 'Accident Only' policy provides cover for injuries resulting from accidents only.

Please note that this policy does not cover every circumstance or expense. Exclusions apply and are detailed in each section and in the General Exclusions part of this document.

It is up to you to ensure the level of cover you selected is appropriate for your personal needs, financial situation, and objectives. Vetsure cannot advise you on this matter.

Your policy responsibilities

The cover we provide is based entirely on the information you gave us when you applied (as detailed in your Statement of Fact).

Updating Your Information: If any information in your Statement of Fact is incorrect or

changes at any point (e.g., your address, or a change in your pet's circumstances or vet clinic), you must notify Vetsure immediately.

Consequence of Non-Disclosure: If you fail to notify Vetsure of a change, your policy may become invalid (in full or in part) and may not provide the cover you require.

Payment Default: If your premium payment fails, you have 21 days to contact us and arrange payment. If payment is not received within this time, your policy will be cancelled immediately from the date payment stopped. No benefits will be paid after this cancellation date.

Where does cover apply?

Cover is provided for claims arising while your pet is located in the United Kingdom (England, Scotland, Wales, Northern Ireland).

Overseas Travel: Cover is only extended outside the UK as detailed in the optional 'Overseas Travel' section. Cover under this section is provided for claims arising while your pet is located in the European Union (EU) member countries, the Channel Islands, and the Isle of Man.

Need help?

If you have any questions regarding your policy, please contact Vetsure directly on 0800 050 2022.

Definitions

Whenever **you** see a word in **bold** it has the meaning shown below.

Accident – A sudden, unexpected event that causes an **injury to your pet**.

Atlas TVIS, we, our, us – Atlas Insurance PCC Limited (hereinafter referred to as “Atlas” in respect of its TVIS Cell, a protected cell of Atlas). This is the insurance company that underwrites **your** policy.

Please refer to the ‘Other Important Information/About the Insurer’ section for full details.

Benefit limit – The maximum amount **we** will pay for a claim under each applicable section. The amounts are shown on **your Schedule**.

Bilateral condition – A **condition** that affects both sides of **your pet’s** body (for example: ears, eyes, knees, shoulders). For insurance purposes, these are one **condition** and the cost of their **treatment** will come out of the same **benefit limit**.

Clinical signs – Any changes in **your pet’s** normal health, behaviour, or appearance.

Cover start date – The date **your** insurance begins, as shown on **your Schedule**. Reference to ‘initial cover start date’ is the date the policy first started (incepted).

Please also refer to the ‘Changing your level of cover’ section on page 43. This provides information about how **cover start date** will be interpreted if you change **your** level of insurance cover.

Complementary medicine - Physiotherapy, hydrotherapy, acupuncture, chiropractic therapy, herbal or homeopathic medicine, and behavioural therapy – but only if carried out by a qualified professional and recommended by a registered **vet**.

Condition – Any **injury** caused by a single **accident**.

For insurance purposes, any complications resulting from an **injury** or its **treatment** are part of the same **condition** and the cost of their **treatment** will be taken the same **benefit limit**.

The ‘Spotlight’ section on page 42 provides further explanation and handy examples of related **conditions** and how these are handled for insurance purposes.

End date – The date **your** policy ends. This could be because:

- **your pet** dies
- **you** stop paying your premium
- **you** cancel the policy

- **we** cancel or don’t renew the policy.

Please refer to the ‘Cancellation and Amendments’ section for more details.

Excess (Veterinary Fees section) – The amount **you** must pay towards each unrelated **accident**. The amount is shown on **your Schedule**.

Excess (Public Liability section) – The amount **you** must pay towards each unrelated **incident** relating to loss or damage to property. The amount will be on **your Schedule** if **you** have chosen to include Public Liability cover.

Holiday – A trip **you** take for pleasure that starts and ends at **your** home. The optional Overseas Travel cover includes **holidays** taken with **your pet** in the European Union (EU) member countries, Channel Islands, and Isle of Man.

Illness – Any sickness, disease, infection, or change in **your pet’s** normal healthy state that is not caused by an **accident**.

Immediate family – **Your** parent, sibling, child, spouse, life partner, or civil partner.

Incident – (For optional Public Liability cover only) An event, or chain of events, which arose from one original cause.

Injury – Physical damage caused to **your pet’s** body by an **accident**.

This does **not** include:

- **illnesses** and related issues or complications
- medical problems resulting from external parasites including, but not limited to: fleas, ticks, mites, lice and sand flies. By way of example only: Lyme Disease from a tick bite
- problems caused by any changes in diet (unless accidental poisoning)
- **accidents** where there is no evidence they occurred
- medical problems with an underlying genetic cause or involvement. Please refer to the ‘Veterinary Fees Exclusions’ section for specific details of what **we** mean by this.

Market value – The typical price for a **pet** of the same age, breed, and sex at the time of the claim.

Pet - The cat(s) or dog(s) named on **your Schedule**.

Policy period – A continuous 12-month period starting from your initial **cover start date** (and each renewal after that).

Pre-existing condition – Any **condition** or **clinical sign** that began before the initial **cover start date**. This includes anything that existed in any form before cover began.

Schedule – The document that shows **your** and **your pet's** details, and the cover included in **your** policy.

Treatment – Any care given by a **vet** or qualified professional (consultations, tests, scans, surgery, medication, nursing care, etc.).

Unlicensed medication – Medication that has not been officially licensed for the **condition** it is treating.

Vet – A veterinary surgeon registered in the UK. (For optional 'Overseas Travel' cover, this also includes veterinary surgeons registered in the European Union (EU) member countries, Channel Islands, and Isle of Man).

Veterinary fees – Normal and reasonable charges made by a **vet** for **treatment**.

Vetsure – The company that sells and administers this insurance on behalf of **Atlas TVIS**.

Please refer to the 'Other Important Information/About the Administrators' section for full details.

Vetsure preventative care vouchers – Vouchers that **you** can use at participating **Vetsure** clinics for preventative care. This will be listed on your **Schedule** if **you** included this optional cover in **your** policy.

Your vet – The **vet** or clinic you normally use. This also means any other clinic **you** take **your pet** to (e.g. for **treatment** at a referral clinic).

Your Vetsure clinic – Any vet clinic accredited by **Vetsure** (see www.vetsure.com for a list).

You, your – The person named as the policyholder on the **Schedule**. For the optional Public Liability cover, this can also include someone else looking after **your** dog with **your** permission (as long as **you** are not paying or otherwise rewarding them).

Defined terms appear in **bold** throughout this document.

Veterinary Fees

1.1 Cover

We will pay for **treatment your pet** needs as a result of an **accident** during the **policy period**. **We** will only pay up to the **benefit limit** shown on your **Schedule** for each unique **accident**.

The **benefit limit** for **complementary medicine** is taken from the total 'Veterinary Fees' limit, not extra. **You** can find details on **your Schedule**.

If **your pet** has a **bilateral condition** (a problem on both sides of the body, like both eyes) they will be treated as one **condition** for insurance purposes.

PLEASE NOTE: **You** can ask the **Vetsure** claims team for "pre-authorisation" before **treatment** starts – and **we** strongly encourage **you** do so if costs are likely to exceed £1,000. Whilst **Vetsure** will be unable to guarantee the outcome of any claim prior to a claim being submitted and reviewed, this helps **you** know if the claim is likely to be covered.

1.2 How we assess your vet's fees

When **you** make a claim, we review it to make sure the costs and **treatments** are reasonable.

We may ask **our** own veterinary advisor to review **your** claim if:

- the fees **your vet** charged seem higher than the typical cost for that **treatment** or
- the **treatment your pet** received seems unnecessary or more extensive than the standard **treatment**.

If **our** veterinary advisor finds that the fees are higher than usual, or that the **treatment** was excessive, **we** will only pay the amount they consider reasonable and standard for the **treatment your pet** needed.

1.3 Exclusions

The following are excluded from cover:

1.3.1 any costs to treat an **illness**

PLEASE NOTE: If **we** first accept a claim as an **injury** but it later turns out to be an **illness**, **we** will not be able to pay any more claims for that **illness**.

1.3.2 **pre-existing conditions** – Any **condition, clinical sign**, or symptom that began before the initial **cover start date**. This includes anything that existed in any form before cover began.

1.3.3 excluded **conditions** that this policy will not cover under any circumstances:

- cruciate disease/rupture
 - patellar luxation
 - developmental joint disease
 - intervertebral disc disease
 - distichiasis
 - thromboembolism.
- 1.3.4 dental or gum **treatment**, unless it is to treat an **injury** caused by an **accident**. **We** will not cover crowns or root canal procedures under any circumstances.
- 1.3.5 routine or investigative lab tests unless:
- **your pet** already shows **clinical signs**, and the test is to help diagnose **your pet**
- or
- **your vet** recommends a pre-op blood test because **your pet** is senior in age. These are blood tests done before **your pet** has an anaesthetic or sedation.
- 1.3.6 routine or cosmetic **treatments**, such as:
- vaccinations
 - dew claw removal for preventive reasons
 - grooming, de-matting, nail clipping
 - ear cropping or tail docking
 - parasite treatments (fleas, worms, ticks, mites, etc.).
- This also means **we** will not cover complications that are linked to any of the above.
- 1.3.7 breeding-related costs including infertility **treatment**, pregnancy, birthing, Caesarean Sections, or other assisted births.
- 1.3.8 surgical neutering (spaying or castration) unless it's to treat an **injury** from an **accident**. **We** will not cover chemical castration under any circumstances.
- 1.3.9 **treatment** given after the policy **end date**.
- 1.3.10 claims submitted more than one year after the claimed-for **treatment** started.
- 1.3.11 costs for euthanasia (putting **your pet** to sleep) or any **treatment** for **injury** needed because **your pet** has shown vicious tendencies or behaviour.

- 1.3.12 extra charges (“surcharges”) for:
- out-of-hours or emergency services
 - consultations outside published consulting times
 - house calls or mobile veterinary services
- unless **your vet** agrees it was an emergency or essential for **your pet's** health.
- 1.3.13 extra costs due to **your** personal circumstances (e.g., **you** could not get to the **vet** during normal consulting hours, or **you** did not order medicine in time and incurred additional charges as a result).
- 1.3.14 costs for euthanasia (putting **your pet** to sleep) for financial reasons.
- 1.3.15 cremation, burial or postmortem costs.
- 1.3.16 claim administration costs, such as fees for completing claim forms or providing medical history.
- We** will, however, cover professional administrative fees applied to support referral of **your pet** to another clinic or specialist.
- 1.3.17 everyday costs like food, housing, beds, or **treatments** that are just for **your pet's** general wellbeing.
- The only time **we** will cover costs for food is recuperation diet given whilst **your pet** is hospitalised.
- 1.3.18 any **treatment** above the **benefit limit(s)**.
- 1.3.19 costs for sprays, plug-in diffusers, collars or other devices intended to reduce **your pet's** stress or otherwise alter their behaviour.
- 1.3.20 any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated as covered under this policy.
- 1.3.21 **unlicensed medication**, unless your **vet** can confirm it has proven benefit for **your pet's condition**.
- 1.3.22 tests done for the academic interest of **you** or **your vet**, or to confirm a diagnosis that would not change the **treatment** given.
- 1.3.23 any costs associated with prosthetics (artificial body parts). However, **we** will cover replacement of hips, elbows, or knees if the **treatment** is for an **injury** **we** have agreed to cover.

- 1.3.24 stem cell/gene therapy or organ transplants of any kind.
- 1.3.25 the **excess** shown on **your Schedule**.
- 1.3.26 any postage and packaging costs.
- 1.3.27 hospitalisation (keeping **your pet** at the vets) for **your** convenience.
- 1.3.28 **treatment** that has not yet happened (even if **you** already paid for it).
- 1.3.29 equipment purchase or hire costs, such as cages, crates, glucose monitors, heat pads, or behavioural training tools.
- 1.3.30 costs that arise because:
 - **you** did not follow **your vet's** instructions (including for aftercare)
 - or
 - **you** gave **your pet treatment** that **your vet** did not ask **you** to give.
- 1.3.31 anything related to punitive training tools or methods (e.g. prong collars, shock collars).

Death of Pet from Accident

2.1 Cover

We will pay up to the **benefit limit** shown on the **Schedule** if:

- **your pet** dies because of an **accident**
- or
- **your pet** is euthanised (put to sleep) for humane reasons because of an **accident**.
Humane reasons mean you had to put **your pet** to sleep because it was the kindest thing to do.

We will need a receipt from **you** for what you paid for **your pet**. If **you** can't provide proof of what you paid for **your pet** **we** will pay the lower of:

- the **market value** of **your pet**
- or
- the price **you** declared to **us** when taking out this policy.

The maximum **we** will ever pay is the amount declared on the **Schedule**, capped at the **benefit limit**.

PLEASE NOTE: If **your pet** is aged 6 years or older at the time of death, the most **we** will pay is the lower of:

- 50% of the price **you** declared
- or
- 50% of the **benefit limit**.

2.2 Exclusions

The following are excluded from cover:

2.2.1 death caused by an **illness**.

PLEASE NOTE: If **we** accepted a **condition** as an **accident/injury**, but it later turns out to be an **illness**, no death benefit will be paid if the death resulted from this **illness**.

2.2.2 death resulting from or linked to a **pre-existing condition**.

2.2.3 euthanasia (putting **your pet** to sleep) for financial reasons, or because of their vicious behaviour.

2.2.4 death caused by or linked to cosmetic, routine, or preventative care, such as:

- neutering
- vaccination
- preventative dew claw removal
- grooming, de-matting, nail clipping
- cosmetic ear cropping/tail docking
- parasite treatments (fleas, ticks, worms, etc.).

2.2.5 euthanasia (putting **your pet** to sleep) because of:

- legal requirements
- government orders
- a notifiable disease.

2.2.6 euthanasia (putting **your pet** to sleep) during or after surgery/anaesthetic unless a **vet** confirms it was necessary due to an **accident**.

2.2.7 death as the result of any of the **conditions** that are excluded from cover under this policy:

- cruciate disease/rupture
- patellar luxation

- developmental joint disease
- intervertebral disc disease
- distichiasis
- thromboembolism.

- 2.2.8 death linked to breeding, pregnancy, or giving birth (natural or assisted).
- 2.2.9 death caused by or linked to prosthetics (artificial body parts). However, **we** will cover death caused by or linked to replacement of hips, elbows, or knees if the **treatment** is for an **injury we** have agreed to cover.
- 2.2.10 death caused by or linked to stem cell/gene therapy or organ transplants.
- 2.2.11 any death because:
- **you** did not follow **your vet's** instructions (including for aftercare) or
 - **you** gave **your pet treatment** that **your vet** did not ask **you** to give.
- 2.2.12 death caused directly or indirectly by punitive training tools (e.g., prong collars, shock collars).

2.3 Specific conditions

We reserve the right to decline **your** claim if these specific conditions are not met.

To make a valid claim under this section:

- 2.3.1 **you** must tell **Vetsure** as soon as possible after **your pet** passes away (and no later than one year after).
- 2.3.2 **you** must allow a **vet** to confirm cause of death if requested by **us**. If **your vet** needs to do a postmortem to confirm the cause of death, **you** will need to pay for this.

Transportation Costs

3.1 Cover

If **your vet** refers your pet to a specialist, another veterinary practice, or a **complementary medicine** provider, **we** will contribute towards your travel costs up to the **benefit limit** shown on your **Schedule**.

If **you** travel by car: **We** will pay 45p per mile (this covers fuel and wear and tear). **You** must provide **us** with the full mileage details of **your** journey.

If **you** use public transport or a taxi: **We** will pay the cost of the ticket or fare. **You** must provide a detailed receipt (e.g., for the bus, train, ferry, or private hire taxi).

3.2 Exclusions

The following are excluded from cover:

- 3.2.1 costs not supported by a valid receipt
- 3.2.2 costs for travel that took place more than one calendar year ago.
- 3.2.3 costs if the **injury** being treated is excluded under the 'Veterinary Fees' section of this policy.

Vetsure Preventative Healthcare Vouchers

OPTIONAL COVER

4.1 Cover

Your cover includes **Vetsure preventative care vouchers** and these vouchers form part of **your** policy documentation. Please refer to the vouchers themselves for full details of the benefits they provide and associated terms and conditions.

4.2 Redeeming Vetsure preventative care vouchers

- 4.2.1 The **Vetsure preventative care vouchers** can only be redeemed at participating **Vetsure** accredited clinics and should be presented to a member of clinic staff. Please refer to **www.vetsure.com** for a list of participating clinics. The vouchers are only valid for one cat or one dog, insured under **your Vetsure** insurance policy if **you** have elected to include **Vetsure preventative care Vouchers**. Each voucher may only be used once.
- 4.2.2 The choice of products and / or services offered in exchange for the **Vetsure preventative care vouchers** is at the sole discretion of the clinic at which the

voucher is redeemed.

- 4.2.3 The **Vetsure preventative care vouchers** are valid for use between the dates displayed on the vouchers themselves (provided **your** policy is still in force and / or **your** premium payments are up to date).
- 4.2.4 **Vetsure preventative care vouchers** are only valid for use by **Vetsure** insurance policy holders who have elected to include **Vetsure preventative care vouchers** within their policy and are not transferrable.
- 4.2.5 **Vetsure preventative care vouchers** have no monetary value and can only be redeemed against the cost of products and / or services as stated on the vouchers themselves. Where the value of a **Vetsure preventative care voucher** exceeds the cost of the service no refund will be given.
- 4.2.6 Please also refer to the **Vetsure preventative care vouchers** for further details of applicable terms and conditions.

Public Liability (Dogs only)

OPTIONAL
COVER

PLEASE NOTE: This section applies for dogs only.

5.1 Cover

We will pay up to the relevant **benefit limit** noted on the **Schedule** per **incident** in respect of:

- 5.1.1 civil compensatory damages and related claimant's costs and expenses that **you** become legally liable to pay and / or
- 5.1.2 legal and other costs that have been incurred with **our** written consent for defending civil litigation in relation to claims made against **you** for death, bodily injury, loss or damage to property arising from an **incident** that occurred within the United Kingdom during the **policy period** and caused by or through **your** ownership of **your** dog.

Useful information should an incident occur

An **incident** involving **your** dog can, understandably, be upsetting. Here are some things **you** can do to help **us** with any future potential claim:

- Make a note of the location, date, and time of the **incident**

- Ask the third party for their contact details
- Take photos if possible
- Record details of the property damage and / or injuries that occurred and the circumstances surrounding the **incident**
- Obtain the contact details of any witnesses.

IMPORTANT: Please also see below the 'Specific Conditions' applicable to this section of cover.

5.2 Exclusions

This section shall not apply to liability in respect of:

- 5.2.1 death or bodily injury, loss or damage to property sustained in connection with or resulting from the use of **your pet** in connection with any trade, business or profession or for hire or reward.
- 5.2.2 death or bodily injury, loss or damage to property sustained in connection with or resulting from:
 - **your** trade, business, or profession
 - an **incident** that arises at **your** place of work.
- 5.2.3 death or bodily injury to:
 - **you**
 - any person that lives with **you**
 - any member of **your immediate family**
 - anyone employed by **you** or working for **you** in any capacity.
- 5.2.4 loss or damage to any property owned by, held in trust by, in the charge of:
 - **you**
 - any person that lives with **you**
 - any member of **your immediate family**
 - anyone employed by **you** or working for **you** in any capacity.
- 5.2.5 death or bodily injury, loss or damage to property sustained in connection with or resulting from an **incident** which occurs whilst **your pet** is in the care of a business or professional and **you** are paying for their services. This would include, but is not limited to, a grooming parlour, a veterinary practice, dog-sitter, or dog walker.

- 5.2.6 death or bodily injury, loss or damage to property sustained in connection with air, water or soil pollution except if it can be proven that such pollution occurred immediately after and as a result of an **incident** involving **your pet**.
- 5.2.7 any event which results from **your** deliberate act or omission and which could reasonably have been expected by **you** having regards to the nature and circumstances of such act or omission.
- 5.2.8 any **incident** which is covered under any other insurance policy (such as home insurance).
- 5.2.9 loss or damage to property (including death of, or injury to, any animal) as a result of **your pet** worrying livestock of any kind or horses.
- 5.2.10 death or bodily injury, loss or damage to property as a result of any person handling **your pet** without **your** permission or consent.
- 5.2.11 liability where **you** are legally responsible only because of a contract **you** have entered into.
- 5.2.12 fines, penalties and non-compensatory damages of any sort.
- 5.2.13 any costs and expenses incurred for defending **you** which **we** had not agreed with **you** beforehand.
- 5.2.14 death or bodily injury, loss or damage to property sustained if **you** have not followed the advice and instructions provided by a veterinary professional, animal behaviourist or rehoming organisation in relation to **your pet's** behaviour prior to an **incident** occurring.
- 5.2.15 death or bodily injury, loss or damage to property sustained if an **incident** occurs whilst **your pet** is under **your** control and enters an area where it is specifically prohibited from being.
- 5.2.16 death or bodily injury, loss or damage to property sustained in connection with or resulting from the use of **your** dog as an Assistance or Therapy Dog if:
 - the dog's status as an Assistance or Therapy Dog was not declared to and accepted in writing by **us**
 - the dog was being used to provide assistance, educational services, therapeutic or similar services to anyone other than the policy holder (owner). For example, but not limited to, taking **your** dog into a school to support childrens' learning activities, or visiting a residential home for the elderly with **your** dog in order to provide therapeutic support.

- 5.2.17 the applicable **excess** which applies per **incident** in respect of liability regarding loss or damage to property.

You must comply with the 'Specific Conditions' set out below to have full protection under this section of the policy. If **you** do not, and the Specific Condition **you** have not met relates to the claim, **we** reserve the right to decline the claim.

5.3 Specific conditions

- 5.3.1 **You** must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an **incident**.
- 5.3.2 **You** should inform **us** immediately if an **incident** occurs that could lead to a claim. **You** should do this even if **you** believe no claim will be made as a result of the **incident**. At the most, **you** must notify **us** within 90 days of the **incident** occurring.
- 5.3.3 **You** must immediately send **us** all correspondence and legal documents **you** receive related to the **incident** without replying to them. This includes, but is not limited to, any writs, summons, inquests, and civil proceedings.
- 5.3.4 **You** must allow **us** to take over and conduct in **your** name the defence or settlement of any claim for **our** own benefit. **You** may be called upon to support this process by, for example, providing information and written statements relating to **your pet's** history and / or the circumstances of the **incident** itself. **You** may also need to go to court if required.
- 5.3.5 If more than one of **your pets** insured under this policy - or any other policy with **us** - are involved in, or contribute towards, an **incident**, only one **benefit limit** (as noted on the **Schedule**) will apply to the **incident** for all of the **pets**.
- 5.3.6 The law requires dogs to be kept on a lead and under control whilst on or near farmland to prevent worry, injury or damage to livestock. As such, **you** should make sure **your** dog is on a short, secure lead when they are near livestock.
- 5.3.7 **We** reserve the right to remove the Public Liability section of cover from **your** policy after an **incident** has occurred. If this is necessary, **we** will notify **you** of this.

Emergency Boarding Kennel & Cattery Fees

OPTIONAL
COVER

6.1 Cover

We will pay, up to the relevant **benefit limit** noted on the **Schedule** per **policy period**, for the cost of boarding **your pet** for the duration that **you** are registered as an in-patient of a hospital provided:

- 6.1.1 this is the result of any bodily injury, sickness or disease and **you** are in hospital for longer than 3 consecutive days during a **policy period** and
- 6.1.2 there is no other responsible person who can care for **your pet**. **You** must board **your pet** at a licensed kennel or cattery or place it in the care of a professional home carer.

6.2 Exclusions

No benefit will be paid in respect of any claims by **you** for:

- 6.2.1 any hospitalisation that could reasonably have been expected or foreseen and / or any potentially recurring or chronic medical condition **you** already had when **you** took out or renewed this policy.
- 6.2.2 any costs resulting from **you** being pregnant, giving birth or receiving any treatment that is not as a result of an injury or illness.
- 6.2.3 costs as a result of any hospital stay that was not on the advice of a doctor, specialist or consultant.
- 6.2.4 any costs if a claim has not been submitted within one calendar year of the costs being incurred.
- 6.2.5 any costs if **you** do not provide **us** with a receipt from the boarding kennel, cattery or home carer clearly showing the name of **your pet**, the kennel or cattery owner's or home carer's name and address, the date(s) **your pet** was kept at the kennel or cattery or professionally cared for at home and the daily amount charged.
- 6.2.6 any costs where **we** do not receive proof of medical treatment from the hospital **you** attended showing **your** name, address and the dates of the hospital confinement.

Holiday Cancellation

OPTIONAL
COVER

7.1 Cover

We will pay up to the relevant **benefit limit** noted on the **Schedule** per **policy period** for any reasonable travel and accommodation expenses incurred by **you** if **you** have to cancel or cut short **your holiday** because **your pet**:

- 7.1.1 needs immediate lifesaving **treatment** while **you** are away or up to 14 days before **you** leave
or
- 7.1.2 goes missing during a **policy period** while **you** are away.

7.2 Exclusions

The following are excluded from cover:

- 7.2.1 any **holiday** costs where the **holiday** was booked less than 28 days before **you** leave.
- 7.2.2 the amount **you** can claim back from anywhere else. For example, if a Travel Insurance policy was in force that provides cover for this scenario this section of cover will not be operative.
- 7.2.3 any extra costs incurred because **you** delayed letting the company providing **your** transport and accommodation know **you** had to cancel.
- 7.2.4 any costs for anyone else that is on **holiday** with **you**.
- 7.2.5 **treatment of your pet** for non-life-threatening **conditions**.
- 7.2.6 any costs if a claim has not been submitted within one calendar year of the costs being incurred.
- 7.2.7 any costs where **you** are unable to provide **us** with receipts from the travel company, tour operator or other similar party showing the relevant dates and costs **you** had to pay because of cancelling or cutting short **your holiday**. Any costs associated with obtaining such receipts must be borne by **you**.

Accidental Damage

OPTIONAL
COVER

8.1 Cover

We will pay up to the relevant **benefit limit** noted on the **Schedule** per **policy period** for any reasonable costs incurred following accidental damage to a third party's personal property caused directly by **your pet**.

You are covered while **your pet** is visiting someone else's property, whether or not **you** are legally liable for the damage.

8.2 Exclusions

The following are excluded from cover:

- 8.2.1 damage to property owned by, held in trust by, in the charge of:
 - **you**
 - any person that lives with **you**
 - any member of **your immediate family**
 - anyone employed by **you** in any capacityor
 - other person who is responsible for and / or in control of **your pet**.
- 8.2.2 damage to any motor vehicle or its contents.
- 8.2.3 damage caused by **your pet** vomiting, defecating (fouling) or urinating.
- 8.2.4 damage while **your pet** is left unattended.
- 8.2.5 any costs if a claim has not been submitted within 90 days of the damage occurring.
- 8.2.6 any costs if **you** are unable to provide **us** with independent proof of the value of the property and the damaged item(s) must not be disposed of without **our** verbal or written consent. Any costs associated with obtaining proof of value must be borne by **you**.

Personal Accident Cover

OPTIONAL
COVER

9.1 Cover

We will pay up to the relevant **benefit limit** as noted on the **Schedule** per **policy period** as a result of lost income if **you** are bitten or scratched during a **policy period**

by **your pet** while **you** are caring for it and have to miss work as a result of the injury.

9.2 Exclusions

The following are excluded from cover:

- 9.2.1 any losses not supported by a doctor's note confirming the injury suffered.
- 9.2.2 any losses not supported by proof of lost income, either provided by **your** employer or **your** accountant.
- 9.2.3 any losses if **your pet** was known to have vicious tendencies or behavioural problems prior to the injury occurring.
- 9.2.4 any costs if a claim has not been submitted within one calendar year of the costs being incurred.

Dog Walker Cover

OPTIONAL
COVER

10.1 Cover

We will pay, up to the relevant **benefit limit** as noted on the **Schedule** per **policy period** for the cost of paying someone employed as a Dog Walker to walk **your** dog daily for the duration that **you** are registered as an in-patient of a hospital provided:

- 10.1.1 this is the result of any bodily injury, sickness or disease and **you** are in hospital for longer than 3 consecutive days during a **policy period** and
- 10.1.2 there is no other responsible person who can voluntarily exercise **your pet**.

10.2 Exclusions

The following are excluded from cover:

- 10.2.1 any costs resulting from **you** being pregnant, giving birth or receiving any treatment that is not as a result of an injury or illness.
- 10.2.2 any hospitalisation that could reasonably have been expected or foreseen and / or any potentially recurring or chronic medical condition **you** already had when **you** took out or renewed this policy.
- 10.2.3 any costs if **we** do not receive a medical certificate from the hospital **you**

attended showing **your** name, address and the dates of the hospital confinement.

10.2.4 any costs if a claim has not been submitted within one calendar year of the costs being incurred.

10.2.5 any costs if **you** do not provide **us** with a receipt from the Dog Walker clearly showing the name of **your pet**, the Dog Walker's name and address or that of their company, the date(s) **your pet** was walked / exercised, and the daily amount charged. Any costs associated with obtaining such receipts must be borne by **you**.

Overseas Travel

OPTIONAL
COVER

11.1 Cover

11.1.1 Emergency veterinary treatment abroad

We will pay* up to the relevant **benefit limit** as noted on the **Schedule** per **policy period** if **your pet** needs immediate emergency veterinary **treatment** during a **policy period** whilst **you** are on **holiday** within European Union (EU) member countries, Channel Islands or Isle of Man.

This cover applies to a maximum **holiday** duration of no more than 90 days in total per **policy period**.

The 90 days can be consecutive or non-consecutive.

*Payment will be in Great British Pounds (sterling) and calculated at the exchange rate in force at the time the cost was incurred.

11.1.2 Quarantine costs

We will pay* up to the relevant **benefit limit** as noted on the **Schedule** towards the reasonable costs of quarantine kennelling if **your pet** needs to go into quarantine as a result of:

- **you** having to get a new animal health certificate or other related paperwork for **Your Pet** if their microchip fails while **you** are on **holiday** within European Union (EU) member countries, Channel Islands or Isle of Man with **your pet**.

This cover applies to a maximum **holiday** duration of no more than 90 days in

total per **policy period**. The 90 days can be consecutive or non-consecutive.

*Payment will be in Great British Pounds (sterling) and calculated at the exchange rate in force at the time the cost was incurred.

11.1.3 Loss of documents

We will pay* up to the relevant **benefit limit** as noted on the **Schedule** per **policy period** the costs for replacing **your pet's** animal health certificate or other related paperwork if the original(s) become lost, stolen, or destroyed during a **policy period** while on **holiday** within European Union (EU) member countries, Channel Islands or Isle of Man with **your pet**. **We** will also cover any associated quarantine costs where these arise as a direct result of the loss, theft or destruction of **your pet's** travel paperwork.

This cover applies to a maximum **holiday** duration of no more than 90 days in total per **policy period**. The 90 days can be consecutive or non-consecutive.

*Payment will be in Great British Pounds (sterling) and calculated at the exchange rate in force at the time the cost was incurred.

11.2 Exclusions

All exclusions detailed under 'Veterinary Fees – Exclusions' also apply to this 'Overseas Travel – Exclusions' (except for the **excess** - which does not apply to this section). In addition, the following are excluded from cover under this 'Overseas Travel' section specifically:

11.2.4 quarantine costs caused by an **injury** that showed **clinical signs** before the **holiday** started.

11.2.5 any **holiday** that started before the initial **cover start date**.

11.2.7 **holidays** taken specifically to seek **treatment** for **your pet** abroad.

11.2.8 costs to return your **pet's body** home if they die abroad.

11.2.9 costs because **you** did not follow the pet travel rules of the UK government, the country visited, or the transport provider.

11.2.10 costs resulting from confiscation, detention, or damage/destruction by customs, government officials or authorities.

11.2.11 travel outside of European Union (EU) member countries, Channel Islands or Isle of Man.

- 11.2.13 extra costs caused by currency exchange rate changes.
- 11.2.14 quarantine costs if **your pet's** microchip failed because it was not compliant with ISO standards, or if it was not checked and working within 14 days of departure.
- 11.2.15 costs because of loss, theft or destruction of **your pet's** passport or certificate before the start of **your holiday**.
- 11.2.20 any dental (teeth or gum) **treatment**, unless your vet confirms this was required immediately as a direct result of an **accident** or **injury** to **your pet**.
We will not cover crowns or root canal procedures under any circumstances.

General Exclusions

You are not covered for and will not receive any benefit in respect of:

- 12.1 loss or damage arising from, traceable to or caused by an **illness** or **pre-existing** Condition.
- 12.2 any amount in excess of the **benefit limit**.
- 12.3 any loss or damage if the relevant premiums due for the policy have not been received by **us**.
- 12.4 loss or damage arising from **your pet** being neutered or spayed unless the procedure is essential and is undertaken to treat an **injury** as a result of an **accident**.
- 12.5 loss or damage as a result of rabies, epidemic outbreaks, any new pandemic disease or any 'notifiable' disease whether vaccinated against or not.
- 12.6 loss or damage as a result of **you** breaking the United Kingdom regulations on animal health and importing animals.
- 12.7 other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated in this policy.
- 12.8 any costs involved in or arising as a result of any **your pet** undergoing organ transplants.

- 12.9 any loss, **injury**, damage, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
- 12.10 loss or damage caused by or arising from an act, including but not limited to, the use of force or violence and / or the threat thereof, of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and / or put the public or any sector of the public in fear resulting directly or indirectly from or in connection with the release of nuclear, biological, chemical or radiological agents.
- 12.11 any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, loot or pillage in connection with this, strikes or lock-outs; military power or coup; nuclear or radioactive escape, accident, explosion, waste or contamination; aircraft or other aerial devices.
- 12.12 any loss, **injury**, damage, **illness**, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
 - 12.12.1 an epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health and / or the World Health Organisation.
 - 12.12.2 any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring.
 - 12.12.3 any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
- 12.13 costs for claims not supported by the relevant Claim Form (which must be fully completed, dated and signed) in addition, where relevant, to supporting and evidentiary information as specified on the Claim Form. This includes but is not limited to proof of the costs incurred by **you** for which **you** are seeking reimbursement.

PLEASE NOTE: If **we** allege that, by reason of these exclusions, any claim is not covered by this policy the burden of proving the contrary shall be **your** responsibility.

- 12.14 the applicable **excess** as shown on **your Schedule**.

- 12.15 costs incurred for postmortem procedures and / or reports.
- 12.16 costs exceeding the maximum **benefit limit** shown on **your Schedule** for the relevant section of cover.
- 12.17 **Excluded pets**
 - 12.17.1 Any **pet** used for trade, profession or business for monetary gain or reward with the following exceptions:
 - Assistance **pets** and Therapy **pets** if agreed in writing by **us**.
 - Breeding female dogs (bitches), male (stud) dogs, female cats (queens) and male (stud) cats. However, please note that any losses related to breeding, whelping and kitting are not covered.
 - 12.17.2 Any **pet** that requires a wild animal license and/or any **pet** that is a first-generation cross (F1 cross) with a wild animal.
 - 12.17.3 The following dogs, as outlined in the Dangerous Dogs Act 1991, are specifically excluded from cover under any section of this policy:
 - Pit Bull Terrier
 - Japanese Tosa / Tosa Inus
 - Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff)
 - Fila Brasileiro

including any “type”, as defined in the Dangerous Dogs Act 1991, considered to match the description of a prohibited “type”; any breed crossed with the above; and any other breed or type deemed to be dangerous by the UK government and subsequently added to the Dangerous Dogs Act 1991 and / or any future iterations of the same Act.
 - 12.17.4 In addition, the following types / breeds (and any cross-breeds of the following) are also excluded from cover under any section of this policy:

Dogs

- American Bandogge / Bandogge Mastiff
- American Bully – all varieties
- American Pit Bull Terrier
- American Staffordshire Bull Terrier
- Australian Dingo

- Boerboel
- Bully Kutta
- Canary Dog (also known as Perro de Prensa Canarios / Presa Canarios)
- Cane Corsos
- Cao Castro Laboreiro
- Central Asian Shepherd Dog
- Czechoslovakian Wolfdog
- Dogue Brasileiro
- Irish Staffordshire Bull Terrier
- Karakachan (Bulgarian Shepherd)
- Korean Jindo
- Pit Bull Mastiff
- Racing (non-retired) Greyhounds
- Raccoon Dogs
- Sarloos Wolfhounds
- Spanish Mastiff
- Wolf Hybrids

Cats

- Munchkin

- 12.18 any **pet** less than 8 Weeks old.

General Conditions

You must comply with the ‘General Conditions’ set out below to have full protection under the policy. If **you** do not, and the General Condition **you** have not met relates to the claim, **we** reserve the right to decline the claim.

- 13.1 **You** must observe and fulfil all the terms, conditions and endorsements of this policy otherwise **we** will not be liable under the policy.
- 13.2 **You** must not misrepresent, misstate, omit or conceal any information, (such as current and past health of **your pet**, previous medical **treatment** or **conditions**, behavioural issues, previous or existing legal proceedings etc.

against **you** in respect of **your pet**) from the application for this insurance or when renewing it or claiming against it, otherwise **we** may void this policy (such that the policy is cancelled back to inception and treated as if it never existed), cancel the policy in full, restrict cover via removal of certain sections of cover, or reduce the level of claims payments, depending on the circumstances, in respect of any period of cover. **we** reserve the right to retain any premiums paid in all of the above circumstances.

- 13.3 If at the time of an event or **incident** giving rise to a claim under this policy, there is any other insurance policy in **your** name which is in force and which provides cover for the same expense, loss, damage or liability then **we** will not be liable for any resulting costs.
- 13.4 Dogs must be kept in a secure area. Any fences and enclosures must be capable of retaining the dog and all gates, openings and so on must be kept secure. When a dog is on a public highway it must be on a collar and lead under control with **your** identification on the collar.
- 13.5 **You** must notify **Vetsure** as soon as possible of any changes which may affect the cover provided and which have occurred since the cover started. This includes, but is not limited to, changes to **your** home address and changes to **your pet's** behaviour if they begin to exhibit behavioural problems and / or signs of aggressive or vicious tendencies. If **you** do not inform **Vetsure** of any changes this policy may become invalid, either in full or in part, and may not provide the cover **you** require. **We** reserve the right to alter the terms of this policy immediately after **we** are notified of such changes.
- 13.6 **You** must always take reasonable steps to prevent or minimise any loss or damage and **you** must abide by **your vet's** recommendations.
- 13.7 If **your pet** has an **injury**, **you** must get a registered **vet** to treat **your pet** without delay. **You** must allow the **vet** to take **your pet** away for **treatment** and / or hospitalisation if the **vet** considers this necessary. **You** must provide **your pet's** medical history to **us** in support of any claim involving **treatment** of **your pet** or, where sadly relevant, their death.
- 13.8 **You** must allow **us** to institute proceedings in **our** name, at **our** own expense and for **our** own benefit, to recover compensation or secure an indemnity from any third party and **you** must provide **us** with all information and assistance as **we** may require to facilitate this.
- 13.9 **We** have a zero-tolerance policy for abuse, harassment, or threatening

behaviour toward **our** team members. If such behaviour occurs, **we** may cancel your policy immediately, and no premiums will be refunded.

- 13.10 Unless it is specifically agreed to the contrary and other than as specified under Clause 13.11 (Cell Limitation Clause), this policy shall be subject to English law. If at any time any provision or part thereof of this contract become invalid, illegal, or unenforceable the remaining parts and / or provisions shall continue in full force and effect.
- 13.11 Cell Limitation Clause: **Atlas** may create one or more cells for the purposes of segregating and protecting cellular assets. The assets of the **Atlas TVIS Cell** are thus protected from the liabilities of the other cells and from those of **Atlas' core**. **You** agree:
- that **you** are entitled only to make a claim under this policy; and
 - that **your** rights, entitlements and any claims made from time to time under this policy shall be primarily settled out of the assets of the **Atlas TVIS Cell** available for settlement of claims at the moment when **your** claim is notified to **us**; and
 - that only in the event that **Atlas TVIS Cell's** assets are exhausted may **Atlas' non-cellular** assets be secondarily used to meet losses incurred by **Atlas TVIS Cell**; and
 - that no recourse may be made against the assets of any other protected cell of **Atlas**

By entering into this policy, the Insured acknowledges and agrees that this policy is being entered into with **Atlas TVIS Cell** and that the Insured is aware of the provisions of the PCC Regulations, which apply to **Atlas** and **Atlas TVIS Cell**.

The Insured further accepts and agrees that this clause of the policy is to be governed and construed in accordance with Maltese law and that any disputes in connection therewith are to be submitted to the exclusive jurisdiction of the Maltese Courts. The Insured warrants that, under applicable law, the Insured is permitted to choose such law and forum to govern this clause of the policy. The Insured's agreement to have this clause governed by Maltese law and subject to the jurisdiction of the Maltese Courts and the Insured's representation that it is permitted under applicable law to choose such law to govern this clause is a material reason why the Insurer has agreed to enter into this policy.

Claims & Our Claims Procedure

PLEASE NOTE: Every claim is reviewed in detail by our claims assessors. Our customer service team cannot confirm whether a claim will be paid until this review is complete.

14.1 When **your pet** receives **treatment**, or **you** become aware of an event or **condition** that could lead to a claim, **you** must inform **Vetsure** within the period stipulated within this document under each section of cover. If the **treatment of your pet** is likely to result in a **veterinary fees** claim exceeding £1,000 **you** must endeavour to notify **Vetsure** as soon as possible (ideally, prior to commencing **treatment**), for pre-authorisation. **You** can contact **Vetsure** on **0800 050 2022** or, alternatively, by email at **claims@vetsure.com** or in writing at **Vetsure, 1st Floor, Helios Court, 1 Bishop Square, Hatfield, Hertfordshire AL10 9NE**;

14.2 If **you** need to make a claim under the **veterinary fees** section of the policy **you** will need to submit a 'Claim Form' to **Vetsure**. **You** can request this by calling **0800 050 2022** or download one at **vetsure.com**. **You** will need to complete the Claim Form, sign it and return it to **Vetsure**, together with all the information **we** require to process the claim – typically the relevant medical history and itemised invoice. **Your Vetsure clinic** will be able to help **you** with this process.

Alternatively, **your Vetsure clinic** may be able to submit **your** claim electronically if they are participating in **our** 'E-claims' service. In this case, **you** will be sent a copy of the claim submitted by **your vet** and **you** will be asked to validate this via 'e-signature' before claim assessment can commence.

Please call **us** on **0800 050 2022** if **you** wish to make a claim under any other section of the policy and **we** will supply **you** with the relevant Claim Form.

14.3 Claims can be paid directly to **your Vetsure clinic** such that **you** will only need to pay **your Vetsure clinic** any **excess** and co-payment contribution due (where applicable). If **your vet** is not accredited by **Vetsure**, acceptance of 'direct claims' will be at the discretion of **your vet**. Please refer to **vetsure.com** for a list of currently accredited clinics.

14.4 For claims under the 'Death of Pet from Accident' section it is **your** responsibility to provide adequate proof of purchase or donation cost for **your pet** and **we** reserve the right to set the relevant **market value** if proof of purchase/ donation cannot be provided. In any event **market value** will be limited to a maximum of 50% of the **benefit limit** for **pets** aged 6 years or more at the time of loss.

14.5 **You** must continue to pay **your** premium in order to be eligible to receive payment for any claims. In the event that **you** fail to pay **your** premium, lapse or cancel **your** policy all claims payments will cease from the date the policy is either lapsed or cancelled. If payment is not received **your** policy will be cancelled with effect from the date that cover stopped being paid for, and no further monies will be due from **us**.

Cancellation & Amendments

15.1 Within the first 14 days from the initial **cover start date** (the 'cooling off period'), **you** may cancel this policy by contacting **Vetsure**. If **you** cancel within this 14-day period, **you** will be entitled to a full refund of any premiums paid provided that no claim has been submitted.

15.2 After the expiry of the 14-day period referred to above, **you** may cancel this policy by contacting **Vetsure**. **We** will calculate and retain the premium for the period **you** have been insured up until and refund any balance where applicable. **We** are not liable for any costs incurred after the cancellation date. Please refer to **Vetsure's** Terms of Business for full details.

15.3 **You** must adhere to the General Conditions of this policy. Failure to adhere to these terms may result in rejection of any claims and **we** may cancel **your** policy by sending 10 days' notice to **your** last known address. **We** will calculate the premium for the period **you** have been insured and refund any balance due.

Automatic Termination

16.1 This policy will automatically terminate on whichever of the following happens first:

- the date of **your pet's** death
- the expiry of the current **policy period** if **you** choose not to renew the policy
- the date **you** fail to pay the premium and fail to correct it;
- the date **you** cancel this policy
- the date **we** cancel or do not renew this policy for whatever reason
- the date **your** home address is no longer within the United Kingdom (England, Scotland, Wales or Northern Ireland)

Enquiries or Complaints

- 17.1 **We** aim to provide a high level of service, but should **you** have an enquiry or complaint, **you** should first contact **Vetsure** at: Vetsure Pet Insurance, Customer Care Department, 1st Floor, Helios Court, Hatfield Business Park, 1 Bishop Square, Hatfield, AL10 9NE or telephone: **0800 050 2022** or email **info@vetsure.com**.

Vetsure will handle all complaints in the first instance. This includes any complaints relating to claim outcomes or the pricing of **your** policy - which **Vetsure** will manage on behalf of **Atlas TVIS**.

PLEASE NOTE: Please quote **your** policy and / or claim number in all correspondence.

- **We** will acknowledge receipt of **your** complaint, whether verbal or written, within five business days
- If the complaint can be resolved within five business days, our acknowledgement letter will also outline the result of our investigation
- **We** will ensure that **you** are kept informed of the progress of the measures being taken to resolve the complaint
- **We** will send **you** a written final response within eight weeks providing you with our findings and decision

- 17.2 If **you** remain dissatisfied:

You have the right to refer **your** complaint to the Financial Ombudsman Service, free of charge – but **you** must do so within six months of the date of our final response letter.

If **you** do not refer **your** complaint in time, the Ombudsman will not have our permission to consider **your** complaint and so will only be able to do so in very limited circumstances. They can be contacted at:

Financial Ombudsman Service
Insurance Division
Exchange Tower
London
E14 9SR

Telephone 0300 123 9 123 or 0800 0234 567
Email to: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Other Important Information

About the Insurer

Atlas Insurance PCC Limited (Atlas) is an insurance company incorporated in Malta pursuant to the Insurance Business Act 1998 (Chapter 403 of the Laws of Malta) to carry on general insurance business and is regulated by the Malta Financial Services Authority.

Atlas is authorised by the Prudential Regulation Authority and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

Atlas is a member of the UK's Financial Services Compensation Scheme. **Atlas** is registered in Malta under company registration number C 5601 and their registered office is situated at 419 Ta' Xbiex Seafront, Ta' Xbiex XBX1021, Malta. **Atlas** is established as a cell company in terms of The Companies Act (Cell Companies Carrying on Business of Insurance) Regulations - S.L. 386.10 of the Laws of Malta "PCC Regulations".

For the purposes of this policy, **Atlas** is transacting in respect of its **Atlas TVIS Cell**, a cell created in terms of the PCC Regulations for the purposes of segregating and protecting cellular assets. The assets of the **Atlas TVIS Cell** are thus protected from the liabilities of the other cells and from those of **Atlas'** core. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. As the underwriter **Atlas** is responsible for this policy document.

About the administrators

Vetsure is the policy administrator and claims handler. **Vetsure** is a trading name of TVIS Limited, who on behalf of **Atlas TVIS**, is responsible for the provision of quotes, the sale of policies, the renewal of policies, making changes to existing policies at **your** request (including cancellations), premium collection and complaint and claims handling. **Vetsure** can be contacted on **0800 050 2022** and / or by emailing **info@vetsure.com**. Their registered office is 1st Floor, Helios Court, 1 Bishop Square, Hatfield, Hertfordshire AL10 9NE. Their Company Registration number is 06820979. TVIS Limited is authorised and regulated by the Financial Conduct Authority (FCA No. 523215).

Policy renewal

When **we** offer to renew Your policy for a further **policy period we** may change the premium and / or policy terms and conditions.

Changes to **your** policy will only be made by **us** at renewal. **We** will not make changes to **your** policy during **your policy period** unless:

- **You** decide to change **your pet's** cover

- **You** disclose changes which may affect the cover; or
- **You** did not declare something when previously asked by **us** or **you** intentionally or unintentionally provided inaccurate information when previously asked

Before the end of each **policy period we** will write to **you** to advise **you** about any changes to the premium and / or policy terms and conditions.

PLEASE NOTE: If **you** do not wish **your** policy to renew at the end of the **policy period you** should contact **us** and **we** will arrange for **your** policy to be ‘lapsed’ and **your** Direct Debit (if applicable) to be cancelled after any premiums due for the current **policy period** have been collected.

Your renewal documents will be sent to **you** by email (unless **you** have requested that they be sent by post) at least 21 days before the renewal date of **your** policy. **We** will use the last email address given to **us** by **you**. **We** are unable to prevent these emails being filtered into **your** ‘spam’ or ‘junk’ email folders so please check these folders as well as **your** current Inbox. If **your** email address changes, please inform **us** so that **we** can keep **your** records up to date.

Data and privacy protection

Atlas TVIS are the data controllers, as defined by the relevant data protection laws and regulations, of personal data held about **you** or relating to **you** and / or to any other person/s whom **you** name on **your** policy (hereinafter referred to ‘Others’ within this clause).

In completing all the forms (including online forms) related to **your** policies or claims, **you** confirm **your** understanding and acceptance of the terms in **our** Privacy Policy. **You** hereby warrant that **you** have informed Others why **we** ask for this information and what **we** will use it for and have obtained the necessary explicit verbal consent.

Atlas TVIS collects and processes information about **you** and Others for purposes which include preparing requested quotations, underwriting and administering the insurance proposal and policy, carrying out its contractual obligations including handling and settling of claims, and preventing or detecting crime (including fraud). **We** may monitor calls to and from customers for training, quality and regulatory purposes.

Atlas TVIS may collect and disclose **your** and others’ information from / to other entities in order to conduct **our** business including:

- managing claims, which may require obtaining data including medical information about **your pet** from animal health providers and which **you** hereby authorise
- helping **us** prevent or detect crime by sharing **your** information with regulatory

and public bodies in the UK and Malta or overseas as well as with other insurance companies (directly or via shared databases), or other agencies or appointed experts to undertake credit reference or fraud searches or investigations; and / or

- **our** third-party suppliers or service providers to whom **we** outsource certain business operations

We will retain data for the period necessary to fulfil the above-mentioned purposes unless a longer retention period is required or permitted by law.

You have the right to access **your** personal data and ask **Atlas TVIS** to update or correct the information held or delete such personal data from **our** records if it is no longer needed for the purposes indicated above. **You** may exercise these and other rights held in **our** Privacy Policy, by contacting **our** Data Protection Officer at The Data Protection Officer, Atlas Insurance PCC Limited, 419 Ta’Xbiex Seafront, Ta’Xbiex XBX 1021 Malta or email dpo@atlas.com.mt Please note, however, that certain personal information may be exempt from such access, correction or erasure requests pursuant to applicable data protection laws or other laws and regulations.

If **you** and Others consider that the processing of personal data by **Atlas TVIS** is not in compliance with data protection laws and regulations, **you** and Others may lodge a complaint with **us** and / or the Office of the Information and Data Protection Commissioner by following this link:

<https://idpc.org.mt/en/Pages/contact/complaints.aspx>

If **you** wish to view the full Privacy Policy, for a better understanding of how **we** use this data please visit <https://www.atlas.com.mt/legal/data-protection/>. Kindly note that this is subject to occasional changes including to comply with changing data protection laws, regulations and guidance.

Telephone charges and call monitoring

Calls to **0800** should be free of charge from all consumer landlines and mobile phones.

If **you** are calling from a business phone, **you** should check with **your** provider whether there will be a charge for calling **0800**.

Calls may be monitored and / or recorded to help **us** continually improve customer service.

Accessibility

In accordance with the Disability Discrimination Act 1995, **we** are able, upon request, to provide and support communication in alternative formats (for example, text phone facility, audio tapes and large print documentation). Please advise **us** if **you** require

any of these services to be provided so that **we** can communicate with **you** in an appropriate manner.

Language

All communication between **you** and **Vetsure** will be conducted in English.

Financial services compensation scheme

If **we** are unable to meet **our** liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk or by phoning the FSCS on **0800 678 1100**.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy knowing the claim to be false or exaggerated in any way; or
- makes a statement in support of a claim knowing the statement to be false in any way; or
- sends **us** or **Vetsure** any documentation in support of a claim knowing the documentation to be forged or false in any way; or
- makes a claim for any loss caused by **your** deliberate act or with **your** agreement

then **we**:

- will not pay the claim
- will not pay any other claim which has been or will be made under the policy
- may declare the policy void
- will be entitled to recover from **you** the amount of any claim already paid under the policy
- will not return any of **your** premiums
- may provide full details to the police and/or any relevant fraud prevention agencies that exist or are established to prevent and detect fraud

The information you gave us

We and **Vetsure** rely upon the information **you** provide to **us** to decide whether to insure **your pet** and the terms and conditions under which **we** will offer cover. English law states that **you** must give **us** and **Vetsure** honest and accurate answers to the questions **we** and **Vetsure** ask during the application process, such as all known factors relating to the health, **condition** and behaviour of **your pet**. This is important as it may influence any decisions **we** make regarding **your** application. **You** must use reasonable

care in response to the questions and statements concerning this insurance. If **you** fail in **your** duty of taking reasonable care not to make a misrepresentation to **us** or **Vetsure**, **we** may exercise certain remedies which include cancelling this policy, retaining premiums or reducing the benefits due in terms of the policy.

Spotlight

Shining a light on some of the more complicated concepts and terms within your policy.

We realise that there is a lot to take in when you first open your policy booklet! Some of the terminology may be unfamiliar or specific to pet insurance. The purpose of this section is to provide additional information, and examples, of some of the more complex topics. Look out for the 'lightbulb' symbol in the policy wording as this will highlight that more information is available here.

The 'Spotlight' section does not form part of your policy wording terms and conditions and is intended to be supplementary guidance. Don't forget though, if there is anything you are not clear on – or you need help with how your policy applies to your pet and their health specifically - please call us and we will always try to help.

Related Conditions and Complications

It is important to understand how we handle related conditions and complications when we apply our Policy Wording and Benefit Limits. Sometimes, our approach may not completely align with the clinical interpretation of your vet – which we, of course, fully respect – but is required in order to apply our terms and conditions in a fair and consistent way.

First, let's remind ourselves what we mean when we talk about a 'Condition' (as detailed in our Definitions):

'any **injury** sustained during or resulting from a single **accident**;

Here are some examples of what this means in terms of related conditions or complications in the context of our Accident Only policy:

Example 1: *Bertie the Persian cat has an Accident Only policy. Unfortunately, he has been foraging and has eaten something he shouldn't which has caused damage to his kidneys. His emergency treatment for poisoning is covered. However, the damage to his kidneys means his renal function has been permanently impaired and he will need some*

medication on an ongoing basis to keep him healthy. The Accident Only policy does not normally cover renal illness, but as Bertie's kidney treatment is required as a direct result of an Accident, his owner will be able to claim up to £2,000 each year for this treatment (as part of an ongoing claim for 'Poisoning') and will only need to pay the excess for this condition once.

Example 2: Truffle the Cockapoo was unfortunately involved in a road traffic accident before his Vetsure policy started. His owner immediately arranged a Vetsure Accident Only policy for Truffle just in case he should be injured again the future. As the accident occurred before the policy start date it was considered 'pre-existing' and, as such, Truffle's emergency treatment and recuperation is not covered.

A few weeks later, one of Truffle's surgery wounds opens up and needs re-suturing followed by a course of antibiotics to prevent wound infection. Although this occurred within the policy cover period, it is related to - and a complication of - the pre-existing accident. As such, it would not be covered.

Changing your level of cover

Here at Vetsure We want You to be confident You have the right level of cover for Your Pet - both when You first set up a policy and on an ongoing basis. If Your requirements change You might decide to change Your Pet's level of cover. This section explains the options available, any restrictions in place and helps illustrate the implications of the changes.

You can choose to change the type of policy Your Pet has by 'upgrading' or 'downgrading'. For example, this is an 'Accident Only' policy, but You might choose to 'upgrade' to one of Our policies that covers both Injuries resulting from Accidents and Illness: 'Premier' or 'Premier Plus'. Conversely, You might later decide that You don't need as much cover and choose to 'downgrade'.

Restrictions

- You can 'upgrade' the policy type at any point until Your Pet reaches their 10th birthday. There is no upper age limit applied for 'downgrades' in policy type.
- If You upgrade Your policy type to 'Premier' or 'Premier Plus', a 14-day 'Waiting Period' will apply from the effective date of the change. Conditions starting within this Waiting Period will be subject to the Benefit Limits and terms and conditions in force before the upgrade came into effect.

Example 'upgrade'

Policy 'upgraded'

Accident Only (£2,000 per injury condition per policy year)	Premier Plus (£5,000 per condition per policy year)
Pet has a fall and breaks a leg.	Benefit Limit for treatment of the broken leg remains £2,000 per policy year as the condition started before the upgrade date.
	Pet diagnosed with allergic skin disease after the upgrade date and new 'Waiting Period' for illness has passed. Pet has never previously shown any clinical signs of allergic skin disease. Benefit Limit will be £5,000 per policy year as unrelated to the leg break that arose before the upgrade.

Example 'downgrade' from Premier (accident and illness cover) to 'Accident Only'

Policy 'downgraded'

Premier (£2,000 per condition per policy year)	Accident Only (£2,000 per accidental injury condition per policy year)
Pet diagnosed with allergic skin condition	The allergic skin condition is no longer covered as the policy only provides cover for accidental injury after the downgrade date. This is regardless of whether the condition was accepted under the Premier policy.
	Pet is involved in a road traffic accident after the downgrade date. Benefit Limit for this will be £2,000 for this condition per policy year.

