

Terms & Conditions / Policy Wording

In return for having accepted **Your** premium **We** will in the event of **Injury** loss or damage happening within the **Period of Insurance** provide cover as described in the following pages and referred to in **Your** schedule.

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**.

Policy summary

See enclosed sheet.

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

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**.

Excess

The amount **You** are required to pay on the first part of certain claims made under the **Policy**.

Illness

Physical disease, sickness, infection or failure which is not caused by **Injury**.

Incident

A specifically identifiable **Accident**, **Injury** or **Illness**. Recurring and/or long lasting conditions shall be considered as one loss. Such conditions being defined as:-

a) clinical signs resulting in the same diagnosis (regardless of the number of **Incidents** or areas of the body affected) to which **Your Pet** is susceptible and which are in any way related to the original claim;

or,

b) conditions which are incurable and likely to continue for the remainder of **Your Pets** life.

Injury

Physical damage or trauma caused by an **Accident**.

PDSA Petsurance

PDSA Trading Limited, Whitechapel Way, Priorslee, Telford, Shropshire, TF2 9PQ. (Registered in England No 1595637.)

Policies are arranged and administered by BDML Connect, 1000 Lakeside North Harbour, Western Road, Portsmouth, PO6 3EN. (Registered in England No 2785540 – Registered address: As above.)

BDML Connect are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk or by contacting them on 0845 606 1234.

Period of insurance

The dates shown on the schedule.

Pet

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

Policy

Means **Your Policy** booklet and most recent **Policy** schedule which includes any endorsement that applies.

Pre-existing Condition

Signs of **Incidents** which were apparent prior to the inception of the **Policy** are not covered unless otherwise stated by **Us**.

Territorial Limits

Your Pet is covered whilst away from home with **You** in the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands. 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 countries as defined by DEFRA), but only for a maximum stay of thirty (30) days during the **Period of Insurance** in respect of PDSA Petsurance 2000 or unlimited overseas travel during the **Period of Insurance** in respect of PDSA Petsurance 3000/7000.

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 government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Treatment

Means any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a **Vet** or a member of a professional organisation acting under their direction.

Vet

Qualified Veterinary Surgeon.

We/Us/Our/The Insurers

AXA Insurance UK plc. Registered in England No 78950. (Registered office: 5 Old Broad Street, London EC2N 1AD). AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk or by contacting them on 0845 606 1234.

You, Your

The person specified on the **Policy** schedule as the policyholder and owner of **Your Pet**.

THE BENEFIT TABLE

(Please refer to your policy schedule to establish the level of cover you have chosen)

Dogs & Cats

	PDSA Petsurance 2000	PDSA Petsurance 3000	PDSA Petsurance 7000
Veterinary Fees	£2,000	£3000	£7,000
Third Party Liability	£1,000,000	£1,000,000	£1,000,000
Death from Illness	-	£500	£500
Death from Accident	-	£500	£500
Advertising & Reward	-	£500	£500
Boarding Fees	-	£650	£650
Loss by Theft & Straying	-	£500	£500
Accidental Damage	-	£250	£250
Holiday Cancellation	-	£1,000	£1,000
Vetfinder Service	Yes	Yes	Yes
Legal Helpline	Yes	Yes	Yes
Pet Minders Helpline	Yes	Yes	Yes
Pay Vet Direct	Yes	Yes	Yes
Bereavement Counselling Helpline	Yes	Yes	Yes
Overseas Cover	Up to 30 days	Up to 12 months	Up to 12 months

As well as the General Conditions and General Exclusions applying to all sections further exclusions apply to individual sections as shown below.

Applicable to all levels of cover

Section 1: Veterinary Fees Cover

We will pay **You** for all reasonable and customary charges made for **Treatment** carried out by a **Vet**. Cover is provided for an **Accident, Illness or Incident** occurring to **Your Pet**, subject to the indemnity limit of £2,000 (PDSA Petsurance 2000) or £3,000 (PDSA Petsurance 3000) or £7,000 (PDSA Petsurance 7000) dependent on the cover selected and **Excess** as specified below and subject to written notice of such **Accident, Illness or Incident** having been given to **PDSA Petsurance Cover** within 60 days of occurrence. The limit of cover and **Excess** are on a per **Incident** basis.

Cover remains in place for each **Incident** until the **Policy** limit is reached subject to the payment of relevant premiums.

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 be liable for:

(Please refer to **Your** current **Policy** schedule to establish the **Excess** applicable.)

1.
 - (a) The excess shown in your policy schedule.
 - (b) Any **Treatment** after the **Policy** has lapsed/expired.
2. Veterinary fees in connection with:
 - (a) Any **Pre-existing Conditions or Illness** unless previously agreed by **PDSA Petsurance**.
 - (b) Any **Illness** or condition (not **Accident**) arising prior to or within the first 10 days of the inception date of the insurance. (This exclusion is not applicable to renewed policies.)
 - (c) Preventative and elective **Treatments**, routine examinations and **Treatment** including:
 - routine spaying or castration.
 - whelping or kitting.
 - spaying for false pregnancy.
 - spaying for mammary tumours.
 - routine removal of dewclaws.
 - routine worming and flea treatments.
 - routine blood tests.
 - any treatment in connection with pregnancy or parturition.
 - (d) Organ transplantation and associated cost.
 - (e) Behavioural problems and training unless caused as a direct result of an insured **Incident** occurring during the **Period of Insurance**.
 - (f) Non-essential hospitalisation and / or house calls unless the **Vet** declares that to move **Your Pet** would seriously endanger its health.
 - (g) Prescription foods, other than for a 4 week period for a specific **Incident**.
 - (h) The cost of dentistry except as 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 **Your Pet**.
 - (j) Any claim for cryptorchism (Retained testicle(s)).
 - (k) Any claim as a result of a 'notifiable' disease e.g. Rabies.
 - (l) Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering. Any charges in respect of disposal, cremation, or burial of **Your Pet**.
 - (m) The repair and treatment of umbilical hernias.
 - (n) Fees for **Alternative Medicine** or **Complementary Medicine** that have not been approved by **PDSA Petsurance**.

Section 2:

Third Party Liability Cover (applicable to Dogs only)

This cover applies unless **You** are already insured under any other householders' or liability policy in which case **We** will only be liable for **Our** rateable proportion of any loss. **We** will pay up to £1 million (including costs) for any claim or series of claims arising from any one event if someone is injured or killed or their property is damaged as a result of an event involving **Your Pet** and for which **You** are legally liable.

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

We will not be liable for:

1. The first £100 of each and every claim.
2. Any agreement or contract unless liability would have existed otherwise.
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 claim arising outside the United Kingdom, Channel Islands or Isle of Man. Cover under this section is extended in accordance with European Economic Community regulations under the PETS Travel Scheme whilst **The Pet** is temporarily located in any member country of the PETS Travel Scheme (excluding long haul countries as defined by DEFRA), but only for a maximum stay of thirty (30) days during the **Period of Insurance** in respect of PDSA Petsurance 2000 or unlimited overseas travel during the **Period of Insurance** in respect of PDSA Petsurance 3000/7000.
8. If **You** are insured under any other liability **Policy** including household insurance, **We** will only pay **Our** rateable proportion of any compensation, costs or expenses payable under this section.

Sections 3 – 9 are applicable to PDSA Petsurance 3000 and PDSA Petsurance 7000 Covers only

(Please refer to **Your** **Policy** schedule to establish the level of cover **You** have chosen.)

Section 3: Death from Illness

This section does **not** apply in the case of Dogs that are 9 or more years old and cats that are 11 or more years old.

1. **We** will pay **You** up to the purchase price, or up to a maximum of £500 whichever the lesser 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 **Your 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 above stated maximum limits of indemnity, dependent on the cover selected.

Section 4: Death from Accident

1. **We** will pay **You** up to the purchase price, or up to a maximum of £500 whichever the lesser 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** necessary to alleviate incurable and inhumane suffering of the **Pet**, due to **Accident**.
2. If no purchase receipt can be produced, **We** will pay the replacement cost of a similar **Pet** up to the above stated maximum limits of indemnity, dependent on the cover selected.

Section 5: Advertising and Reward

If **Your Pet** is lost or stolen, **We** will reimburse **You** for advertising in a local newspaper or other approved expenditure and for a suitable reward to be offered for recovery of **Your Pet** (previously agreed by **Us**) up to a maximum of £500.

Section 6:

Theft and Straying

1. **We** will pay **You** up to the purchase price or a maximum of £500 whichever is the lesser in respect of permanent loss due to **Your Pet** being lost or stolen and after no recovery has been made after 45 days despite reasonable and appropriate endeavours including advertising and reward.
2. If no purchase receipt can be produced **We** will pay the replacement cost of a similar **Pet** up to the above stated maximum limits of indemnity, dependent on the cover selected.

Section 7:

Boarding Kennel Fees

We will reimburse **You** for boarding kennel or cattery fees, in a licensed boarding establishment, up to a maximum of £650 (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 be liable for:

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

Section 8:

Holiday Cancellation Costs

We will reimburse **You** for any non-recoverable cancellation and curtailment costs up to a maximum limit of £1000 (in any one **Period of Insurance**), in the event that in **Your Vet's** opinion **Your Pet** named in the schedule requires emergency life saving surgery, within 7 days of **Your** departure on holiday and this necessitates, in **Your Vets** opinion, cancellation or curtailment.

Exclusions: We will not be liable for:

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

Section 9:

Accidental Damage

We will compensate third parties for any accidental property damage up to a maximum of £250 caused by **Your Pet** named in the schedule.

Exclusions: We will not be liable for:

1. The first £100 of each and every claim.
2. 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.
3. Damage to property in the ownership or any person entrusted with the care, control and custody of **Your Pet**.

Applicable to all levels of cover

Helplines

All policies include access to the following help lines (calls may be monitored or recorded):

Vet Finder Service away from Home:

If **You** or **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, **PDSA Petsurance** gives **You** access to **Our** help lines so **We** can identify the nearest **Vet** for **You**.

Telephone 0844 335 117

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

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 is available 24 hours a day, 365 days a year.

Telephone 0845 602 6921

(Telephone lines are open 24 hours a day, 365 days a year.)

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 676 9576

*(Telephone lines are open 24 hours a day,
365 days a year.)*

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 335 1137

*(Telephone lines are open from 8.00am to 6.00pm
weekdays and 9.00am to 2.00pm Saturdays.)*

Pet Travel Scheme

For information on how to obtain a Pet Travel Scheme Certificate - (please note that we do **not** extend cover to include Non EU countries as defined by DEFRA).

Telephone PETS Helpline 0845 933 5577

*(Telephone lines are open 08.30am to 5.00pm
weekdays only.)*

General Exclusions - Applicable to all sections of each policy:

We will have no liability for:

- 1) Any claims for a **Pet** not named in the schedule.
 - (i) for claims resulting from **Pre-existing Conditions**
 - (ii) for claims made outside of the **Period of Insurance**
 - (iii) for death or destruction of **Your Pet** as a result of sickness or disease resulting from the failure to vaccinate **Your Pet** in accordance with the practice recommended by the British Small Animal Veterinary Association.
2. Any claims for a **Pet** under the age of 6 weeks. Cover in respect of pets aged between 6 and 8 weeks will be restricted to **Accident** only.
3. Any claims under any section of cover where premium has not been paid.
4. Any claims arising outside the **Territorial Limits**.
5. Any claims as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection or military or usurped power.
6. Any claim or liability directly caused or contributed to, by or arising from:
 - 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.
7. Any claim resulting from intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
8. Any animal which should be registered under the UK government's Dangerous Dogs Act 1991.
9. Malicious or wilful injury or gross negligence to **Your Pet** caused by **You**, **Your** agents, employees or members of **Your** family.
10. Any claims where medication has not been recommended by a **Vet**.
11. The recurrence or continuation of **Illness**, disease or any condition from which **Your Pet** previously suffered arising prior to or within 10 days of inception of this insurance. (This exclusion is not applicable to renewed policies.)
12. The use of **Your Pet** for commercial guard security or racing.
13. Any liability where the insured is entitled to indemnity under any other insurance will be dealt with on a rateable proportion basis.

14. Any loss arising directly or indirectly out of infringement of UK animal health and importation legislation.
15. Any **Pet** sold or where any financial interest whatsoever is parted with by **You**, whether temporarily or permanently.
16. Any claim under section 3 (Death to **Your Pet** by illness) for dogs aged 9 and above and cats aged 11 and above.
17. Post Mortem charges.
18. Any fee charged by **Your Vet** to complete a claim form or provide information to support **Your** claim.

General Conditions - Applicable to all sections of each policy:

You must comply with the following conditions, to the best of **Your** knowledge and belief, 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. It is a condition precedent to liability that **Your Pet** is free from any **Injury**, **Illness** or physical disability whatsoever at the commencement date of this insurance (except as declared by **You** and accepted by **Us**). It is further warranted that **Your Pet** has received, at the appropriate time, initial and booster vaccinations against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis, feline leukaemia and feline influenza in the case of cats or as advised by a **Vet**. All vaccinations must be administered under veterinary supervision.

Furthermore there is no cover provided for these conditions in the event that the required vaccinations have not been administered to **Your Pet** by a **Vet**.
2. It is a condition precedent to liability that **You** will provide proper care and attention at all times for **Your Pet**.
3. **You** will agree that **Your** current or previous **Vet(s)** may release information or records regarding any animal insured under this **Policy**.
4. It is warranted that **You** are the owner of **Your Pet** and are permanently resident within the UK.
5. In relation to any third party liability claims, **We** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **Policy**. (Except for costs and expenses of litigation recoverable or incurred with **Our** consent prior to the date of such payment.)
6. **You** may cancel this **Policy** at any time by writing to **PDSA Petsurance**, 1000 Lakeside North Harbour, Western Road, Portsmouth, PO6 3EN to confirm the date this instruction is to take effect. (Cancellation requests cannot be backdated.)
7. If **You** wish to cancel this policy within 14 days of receipt of the policy documents or renewal date **You** may do so by writing to **Us** and returning **Your** schedule of insurance. Where this happens **You** will receive a proportionate refund of the premium paid for the unexpired portion of the period of cover, unless **You** have claimed for the death/loss of **Your** pet then the annual premium must be paid in full.
8. This insurance may be terminated by **Us** and / or **PDSA Petsurance**, for any reason, by sending at least 21 days' written notice of cancellation to the address shown in the schedule.

A proportionate refund of any premium paid (less an administration fee) will be allowed to **You** providing:

- **You** have not claimed in the current **Period of Insurance**.
- **You** have paid the annual premium in full.

If **You** or **We** cancel this **Policy** and there has been a claim in the current **Period of Insurance** and the premium is being paid by instalments, the outstanding balance, including any interest charges, will become payable to **PDSA Petsurance** by **You**. **We** will deduct any balance of premium from the claims settlement where possible.

9. Following a claim, we shall be entitled to take over and exercise any rights in **Your** name against any other party for its own benefit and at its own expense to recover any payment it has made under this **Policy**.
10. Cover under this **Policy** will terminate from the date that the payment was due in the event that premium is not received 10 days after the due date.
11. In the event of any disagreement between **Your Vet** and **Our Vet**, 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.
12. **Your Pet** must not have previously displayed vicious or aggressive behaviour.

Claims Conditions - Applicable to all sections of each policy:

You must comply with the following conditions, to the best of **Your** knowledge and belief, 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. In the event of any possible claim under any sections of this insurance **You** must notify **PDSA Petsurance** as soon as possible and not later than 60 days after any possible **Incident** likely to result in a claim.

If **You** do not notify **Us** within 60 days and this prejudices **Our** ability to verify the claim then, other than in exceptional circumstances, no payments will be made in respect of the claim.
2. If any liability under this insurance is covered by any other insurance policy **We** will not pay more than **Our** rateable proportion.
3. 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**
4. If no purchase receipt can be produced then **We** will pay the replacement cost of a similar **Pet** up to the the maximum limits of indemnity under each section of cover.
5. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
 - Makes a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect or
 - Makes a statement in support of a claim knowing the statement to be false in any respect or
 - Submits a document in support of a claim knowing the document to be forged or false in any respect or
 - Makes 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**.
- **We** may inform the police of the circumstances.
- **We** will not return any premium.

Claims Made Overseas

In the event that **Your Pet** requires veterinary treatment whilst temporarily in Eire or a Member Country of the PETS Travel Scheme (Non EU countries are excluded), 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.

CLAIMS HELPLINE: 0844 335 1137

*(Telephone line is open 8.00am to 6.00pm weekdays
and 9.00am to 2.00pm on Saturdays.)*

Please note that telephone calls may be monitored or recorded to assist with staff training and for quality control purposes.

1 Veterinary Fees

Upon commencement of **Treatment You** should telephone **PDSA Petsurance** and report the possible claim. **PDSA Petsurance** will then send **You** a claim form for completion by **You** and **Your Vet**. Please return the completed claim form to **PDSA Petsurance** with supporting receipts, once this **Treatment** has been completed.

Settlement can be made directly to the **Vet** after deduction of the **Excess**, such payment discharging us from all further liability connected with such claim.

We and / or **PDSA Petsurance** has the right to request further information either directly from the **Vet** or from **You** to confirm the validity of the claim at **Your** expense.

2 Third Party Liability

- (i) **You** shall not admit or accept liability, negotiate or make any payment or promise of payment without **Our** written consent.
- (ii) **You** should immediately contact **PDSA Petsurance** on the above number and advise them of any possible claim. **PDSA Petsurance** will then give **You** instructions on what to do with any letter, claim, writ or summons.
- (iii) **You** are required to provide **Us** with all the information that **We** may reasonably require.
- (iv) **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.

3 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 **Your Pet** is put to sleep (euthanised), **You** must obtain a Veterinary Certificate stating that this was necessary for humane reasons to terminate incurable suffering.

Death from illness does not apply in the case of dogs that are 9 or more years of age and cats that are 11 or more years of age.

4 Advertising and Reward

In the event of **Your** pet being lost, **You** should telephone **PDSA Petsurance** immediately and secure **Our** approval prior to any expenditure.

5 Theft and Straying

1. The loss of dogs should be reported to the Police within 24 hours of disappearance.
2. For cats and dogs **You** should telephone **PDSA Petsurance** and report the possible loss. A claim form should then be completed if there is no recovery of **Your Pet** after 45 days.

6 Accidental Damage

1. **You** should call **PDSA Petsurance** immediately **You** are aware of any circumstances likely to give rise to a property damage claim. Then complete the claim form which is sent to **You**, detailing the exact circumstances including the description of the articles damaged and their purchase price if known.
2. **You** should not admit any responsibility for the damage until the claim has been reported and considered by **Us**.

7 Boarding Kennel Fees

You should obtain at **Your** own expense receipted bills from the licensed boarding kennel or cattery, 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**.

8 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 unrecoverable charges made and the date of cancellation / curtailment.

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, however, that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expect. 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 and to be sure **You** are talking to the right person and 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:

Please contact the Customer Services Department on telephone number 0844 335 1186 or write to:

The Quality Manager
PDSA Petsurance
1000 Lakeside North Harbour,
Western Road,
Portsmouth,
PO6 3EN

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 – Contacting PDSA Head Office

If **Your** complaint is one of the few that cannot be resolved by this stage write to the Supporter Services Manager who will investigate further.

Supporter Care
PDSA Head Office
Whitechapel Way
Priorslee
Telford
TF2 9PQ

Or **you** may telephone:
(01952) 204734 or fax: (01952) 291035 or
e:mail: supporter@pdsa.org.uk

Step Three – Contacting AXA Insurance Head Office

If **Your** complaint is still not resolved by this stage contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive.

Head of Customer Care
AXA Insurance
Civic Drive
Ipswich
IP1 2AN

Tel: (01473) 205926
Fax: (01473) 205101
email: customer@axa-insurance.co.uk

Step Four – Beyond AXA

If **AXA** have given their final response and **You** are still dissatisfied, **You** may refer the matter to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SF

Telephone: 0300 123 9123 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 AXA Insurance.

Please quote **Your Policy** number in any communication.

Law Applicable

You and **We** are free to choose the laws applicable to the **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.

Data Protection

AXA Insurance and **PDSA Petsurance** will use the information **You** have provided for the purposes of fulfilling this insurance contract. **Your** information will be held for no longer than is necessary. By providing this information, **You** consent to **Our** processing personal and sensitive data about **You** where this is necessary or appropriate.

Your data may be sent to other companies in the AXA Group or companies acting on AXA's instructions including those located outside of the European Economic Area.

You are entitled to a copy of the information that is held about **You**. An administration fee will be charged for providing this information and request should be made, in writing, to **PDSA Petsurance**.

Financial services Compensation Scheme (FSCS)

AXA Insurance UK plc and BDML Connect Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

USEFUL TELEPHONE NUMBERS

[New Policy, Customer Service and Renewal enquiries: 0844 335 1186](#)

(Telephone lines are open from 8.00am to 8.00pm weekdays and from 9.00am to 5.00pm on Saturdays.)

[Claims enquiries: 0844 335 1137](#)

(Telephone lines are open from 8.00am to 6.00pm weekdays and from 9.00am to 2.00pm on Saturdays.)

[Vet Finder Service: 0844 335 1137](#)

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

[Bereavement Counselling: 0845 602 6921](#)

(Telephone lines are open 24 hours a day, 365 days a year.)

[Pet Legal: 0845 676 9576](#)

(Telephone lines are open 24 hours a day, 365 days a year.)

[Pet Minders: 0844 335 1137](#)

(Telephone lines are open from 8.00am to 6.00pm weekdays and 9.00am to 2.00pm Saturdays.)

[PETS Helpline: 0845 933 5577](#)

(Telephone lines are open 08.30am to 5.00pm weekdays only.)