



Pet Insurance Policy

Terms & Conditions / Policy Wording

AXA Insurance UK PLC (hereinafter called "the insurer") agrees to indemnify **you** as herein after provided in accordance with and subject to the terms exclusions and conditions set out herein.

The Underwriter

This insurance is underwritten by AXA Insurance UK Plc who are registered in England at 5 Old Broad Street, London, EC2N 1AD (Registered No - 78950). Both BDML Connect Ltd and AXA Insurance UK Plc are authorised and regulated by the Financial Services Authority. **You** can check this information on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk> or by contacting the FSA on 0845 606 1234.

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** must pay for each unrelated **injury** or **illness** treated during the **period of insurance**.

Illness

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

Incident

A specifically identifiable **accident, injury, disease** or condition. Recurring and/or chronic conditions shall be considered as one loss. Such conditions being defined as:-

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

Injury

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

Period of insurance

The dates shown on the Schedule of Insurance.

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

Conditions which were evident prior to the inception of the policy are not covered under this policy unless otherwise stated by us.

RIAS

RIAS PLC, RIAS House, Deansleigh Road, Bournemouth, Dorset BH7 7DU. Registered Number: 1324965 Registered in England and Wales. RIAS PLC is a wholly owned subsidiary of Ageas (UK) Limited and is a sister company of Ageas Insurance Limited. Policies are arranged and administered by BDML Connect Limited acting as agents to **the insurers**.

1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN. (Registered No. 2785540 – Registered address: As above.)

RIAS and 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 0300 500 5000.

Territorial Limits

Your pet is covered whilst away from home with **you** in the United Kingdom, Northern Ireland, Isle of Man, Channel Islands and including Eire but only up to a maximum stay of 30 days during the policy period. In accordance with the European Economic Community regulations this insurance also extends to cover **your pet** under the PETS Travel Scheme whilst temporarily located in any member country of the PETS Travel Scheme (Excluding long haul countries as defined by DEFRA), but only for a maximum stay of thirty (30) days during the policy period in respect of Bronze or Silver Cover or unlimited overseas travel during the **period of insurance** in respect of Gold cover.

Terrorism

Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Treatment

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 at 5 Old Broad Street, London, EC2N 1AD (Registered No - 78950).

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

Cover	Bronze	Silver	Gold
Vets' Fee	£1,000	£3,000	£5,000
Cover for ongoing conditions	✓	✓	✓
Death from Illness	-	£250	£750
Death from Accident	-	£250	£750
Advertising & Reward	-	£250	£750
Theft or Straying	-	£250	£750
Third Party Liability (Dogs only)	£1,000,000	£1,000,000	£1,000,000
Accidental Damage	-	-	£500
Boarding Kennel Fees	-	£500	£1,500
Holiday Cancellation	-	£500	£3,000
Find a Vet Helpline	✓	✓	✓
Bereavement			
Counselling Helpline	✓	✓	✓
Pet Legal Helpline	✓	✓	✓
Pet Minders Helpline	✓	✓	✓
Pay Vet Direct	✓	✓	✓
Overseas	Up to 30 days	Up to 30 days	Up to 12 mths

Applicable to Bronze, Silver and Gold Plans

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

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 disease occurring to **your pet**, subject to the indemnity limit of £1,000 (Bronze) or £3,000 (Silver) or £5,000 (Gold) dependent on the cover selected and **excess** as specified below and subject to written notice of such **accident, illness** or disease having been given to **RIAS** within 60 days of occurrence. The limit of cover and **excess** are on a per **incident** basis.

Cover is continuous for each separate **incident** up to the limit of the policy, subject to cover still being in force and relevant premiums having been paid. **Treatment** in respect of any condition can continue until the original **vet** fees limit has been reached.

Continuous **treatment** is subject to the policy remaining in force, being continuously renewed at each anniversary and premiums paid up to date.

We cover fees for **Alternative Medicine** and a limited number of **Complimentary Medicine** sessions which the **Vet** recommends and as approved by **Us** (subject to approval **We** will authorise a limited number of hydrotherapy sessions provided these are administered by a member of the Canine Hydrotherapy Association.)

As well as the General Conditions applying to all Sections the following exclusions and conditions apply:

Exclusions:

The Company will not be liable for:
(Please refer to your current policy schedule to establish the excess / co-insurance applicable.)

1. (a) The **excess** as specified in **your policy schedule** for each and every claim unless you have opted for a policy on a co-insurance basis, where the excess will be 10% of the cost of the treatment (subject to a minimum of £35) on each and every claim. If your pet is 6 years or older then we will deduct the **excess** as specified in **your policy Schedule** plus 20% of the balance of the claim for each **illness** or **injury**.
- (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 **RIAS**.
 - (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 but not limited to:
 - 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 **RIAS**.

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 or unless the cover provided by that policy has been exhausted.

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 **incident** 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.

As well as the General Conditions applying to all Sections the following exclusions apply:

The insurer 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 policy period in respect of Bronze or Silver Cover or unlimited overseas travel during the period of insurance in respect of Gold cover.
8. Any compensation, costs or expenses if you are insured under any other liability policy including your household insurance, unless that cover has been exhausted.

Sections 3 – 8 are applicable to Silver and Gold Plans 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 £250 (Silver) or £750 (Gold) 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.

Subject to the General Conditions applying to all Sections.

Section 4: Death from Accident

1. We will pay you up to the purchase price, or up to a maximum of £250 (Silver) or £750 (Gold) 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.

Subject to the General Conditions applying to all Sections.

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 £250 for Silver and £750 for Gold.
Subject to the General Conditions applying to all Sections.

Section 6: Theft and Straying

1. We will pay you up to the purchase price or a maximum of £250 for Silver and £750 for Gold, 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.

Subject to the General Conditions applying to all Sections.

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 £500 for Silver and £1,500 for Gold, (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 days.

As well as the General Conditions applying to all Sections the following exclusions apply:

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 known 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 £500 for Silver or £3,000 for Gold, (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 cancellation or curtailment.

As well as the General Conditions applying to all Sections the following exclusions apply:

Exclusions: We will not be liable for:

1. Non life-saving operations.
2. Any pre-existing or foreseeable condition or disease 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 is applicable to Gold Cover Only
(Please refer to your policy schedule to establish the level of cover you have chosen.)

Section 9: Accidental Damage

We will compensate third parties for any accidental property damage up to a maximum of £500 caused by your pet named in the schedule.

As well as the General Conditions applying to all Sections the following exclusions apply:

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 Bronze, Silver and Gold Cover

Helplines

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

Find a Vet:

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, **RIAS** gives you access to our help lines so we can identify the nearest **Vet** for **you**.

Telephone 0844 335 1203

(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 - service provided by Capita)

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 - service provided by Capita)

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 1203

(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 long haul countries as defined by DEFRA).

Telephone PETS Helpline 0845 933 5577

(Telephone lines are open 08.30am to 5.00pm weekdays only - service provided by Defra)

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 of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands, Eire and the Member Countries of the PETS Travel Scheme (Excluding long haul countries as defined by DEFRA).
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 resultant of 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.
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

You must comply with the following conditions to have the full protection of **your policy**.

If **you** do not comply **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. It is warranted 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 by **RIAS**.
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. If **you** make any claim knowing this to be false or fraudulent or if **you** fail to observe and fulfil the terms and conditions of this **policy**, then all cover under this policy will become void.

7. **You** may cancel this **policy** at any time by writing to **RIAS**, 1000 Lakeside North Harbour, Western Road, Portsmouth, PO6 3EN to confirm the date this instruction is to take effect. (Cancellation requests cannot be backdated.)
8. If **you** wish to cancel this policy within 14 days of receipt of the policy documents **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.
9. This insurance may be terminated by **us** and / or **RIAS**, for any reason, by sending at least 5 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 **RIAS** by **you**. **We** will deduct any balance of premium from the claims settlement where possible.

10. 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**.
11. 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.
12. 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.
13. **Your pet** must not have previously displayed vicious or aggressive behaviour.
14. **You** and **we** are free to choose the law applicable to this policy. You will be governed by the law of England and Wales unless **you**, and the **insurer** have agreed otherwise.

Claims Conditions

1. In the event of any possible claim under any sections of this insurance **you** must notify **RIAS** 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 above stated maximum limits of indemnity.
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.

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 (long haul 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 1203

(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 **RIAS** and report the possible claim. **RIAS** will then send **you** a claim form for completion by **you** and **your vet**. Please return the completed claim form to **RIAS** 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 **RIAS** 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 **RIAS** on the above number and advise them of any possible claim. **RIAS** 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 by 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 **RIAS** 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 **RIAS** 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 **RIAS** 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 1529 or write to:

The Quality Manager
RIAS
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 AXA

We expect complaints to be satisfactorily resolved at this level; if, however, **You** remain unsatisfied, **You** can take the matter further by writing to:

Head of Customer Care,
AXA Insurance, Civic Drive,
Ipswich, IP1 2AN
Tel: (01473) 205926
Fax: (01473) 205101
email: customercare@axa-insurance.co.uk

Who will arrange an investigation into the matter and respond to **You** directly.

Step Three – Beyond AXA

If **we** have given **you** our final decision and **you** are still dissatisfied, **you** may refer the matter to:

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

Telephone: 0300 123 9123
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**. Please quote **your policy** number in any communication.

Preventing Fraud

We and/or **our** agents, along with other insurers pass information to fraud prevention and credit reference agencies. **We** may pass **your** details to the Claims and Underwriting Exchange Register run by the Insurance Database Services Ltd and Insurance Hunter, a central insurance anti-fraud system and other databases, to which other insurers may have access.

Data Protection

This notice contains important information relating to **your** personal details which we have been provided with by **you** or any third party. Please ensure that **you** read this section of the policy carefully. By taking out this insurance policy, **you** confirm for the purposes of the Data Protection Act 1998 that **we** may use **your** Personal Information in this way. As the terms of this notice will also apply to anyone else insured under **your** policy, **you** should also show this notice to anyone else insured under this insurance policy.

Your privacy is important to **us**. **We** promise to respect and protect **your** Personal Information and try to ensure that **your** details are accurate and kept up to date. Information is collected lawfully and in accordance with the Data Protection Act 1998.

“Personal Information “ means any information provided to **us** about **you** or a third party individual in connection with the particular service or product that **we** are providing.

Our Use of Your Information

We will use Personal Information which has been provided to **us** to manage and administer **your** insurance policy, including underwriting and claims handling. These activities may require **our** disclosing Personal Information to other insurers, regulatory authorities or agents providing services on **our** behalf.

Your Personal Information and the information about **your** use of **our** products and/or services may be used by ourselves and/or **RIAS** and its appointed agents to carry out research and/or statistical analysis relating to our and their products and/or services.

Your Personal Information will only be disclosed to third parties:

If it is necessary in the course of administering **your** policy with **us**, as set out above;

If **you** have consented to receive promotional material; If **you** have consented to be contacted in connection with any research or statistical analysis that **we** are conducting, as mentioned above;

If required as part of an exercise to assist in the prevention of fraud, as mentioned above;

If such disclosure is required or permitted by law (e.g. on a legitimate request from the police or other applicable authority); and/or

In any other circumstances where **you** have given **your** express consent.

Where **our** use of **your** Personal Information changes, **we** will give **you** notice of this. If **you** do not agree to that change in use, **you** must notify **us** of this as soon as possible.

Dealing with others on your behalf

To assist **you** in managing **your** insurance policy, **we** will deal with **you** or **your** spouse or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy.

Sensitive Information

Some of the Personal Information that **we** ask **you** to provide may be sensitive personal data, as defined by the Data Protection Act 1998. **We** will not use sensitive personal data about **you** except for the specific purpose for administration connected with **your** policy with **us** and to provide the services described in **your** policy documents.

Monitoring and recording calls

We may monitor or record telephone calls to monitor and improve **our** service and to prevent or detect fraud.

Further information

You are entitled to receive a copy of the information **we** hold about **you**. If **you** would like a copy of **your** information, please contact **our** Data Protection Officer, quoting **your** name, address and insurance policy number. Please note that **we** are entitled to charge **you** a small administrative fee for doing this.

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).