



**Your Buddies Policy Summary
and Contract of Insurance**
Effective 1 November 2011



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Buddies Pet Insurance Policy Summary

This policy summary does not contain the full Terms and Conditions of your policy. These can be found in your Contract of Insurance. You will also need to refer to your Policy Schedule which details the level of cover you have chosen and any endorsements that apply.

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.

Who is the insurer?

QBE Insurance (Europe) Limited (registered in England number 1761561) underwrites Buddies policies. QBE Insurance (Europe) Limited is authorised and regulated by the Financial Services Authority (firm reference number 202842).

How long does my policy run for?

This is an annual insurance contract providing twelve months continuous cover. Your Policy Schedule will show the date your cover starts and ends.

What are the significant features and benefits of the policy?

Veterinary Fees: This section applies to veterinary treatment needed to treat illness and injury, including veterinary fees for dogs and cats incurred during journeys in agreed countries. We will also cover approved alternative medicine which the vet recommends. *For further details see Section 1 of your Contract of Insurance.*

Third Party Liability (applicable to dogs only): This section applies to the legal costs and expenses, as well as the claimant's compensation, if your dog causes damage or injury in the UK, for which you as the owner are legally responsible. *For further details see Section 2 of your Contract of Insurance.*

Telephone helplines: All policies include access to Find a Vet, Bereavement Counselling, Pet Legal and Pet Minders. *For further details see your Contract of Insurance*

The benefits listed below are significant, but may not be included in the cover for your pet. The benefit is only included in the cover if it is shown as covered on your Policy Schedule.

Death From Illness: This section applies to payment in the event of your pet's death from illness, or resulting from the humane destruction by a vet to alleviate incurable and inhumane suffering. *For further details see Section 3 of your Contract of Insurance. This applies to Gold and Silver policies only.*

Death From Accident: This section applies to payment in the event of your pet's death from an accident, or resulting from the humane destruction by a vet to alleviate incurable and inhumane suffering due to an accident. *For further details see Section 3 of your Contract of Insurance. This applies to Gold and Silver policies only.*

Advertising and Reward: This section applies to the payment towards local advertising if your pet is lost or stolen, and for a suitable reward (subject to our approval prior to advertising and reward). *For further details see Section 4 of your Contract of Insurance. This applies to Gold policies only.*

Theft and Straying: This section applies to the payment in respect of the permanent absence of your pet, due to loss or theft. *For further details see Section 5 of your Contract of Insurance. This applies to Gold and Silver policies only.*

Boarding Kennel Fees: This section applies to the payment for boarding your pet in a licensed kennel or cattery, if you or a member of your family who is permanently residing with you, is hospitalised for more than 4 days. *For further details see Section 6 of your Contract of Insurance. This applies to Gold and Silver policies only.*

Holiday Cancellation: This section applies to the payment of non-recoverable holiday cancellation or curtailment costs as the result of emergency life saving surgery to your pet within seven (7) days of your departure. *For further details see Section 7 of your Contract of Insurance. This applies to Gold policies only.*

Accidental Damage: This section applies to payment of compensation to third parties for any accidental damage caused by your pet. *For further details see Section 8 of your Contract of Insurance. This applies to Gold policies only.*

What are the significant and unusual exclusions in my policy?

Significant exclusions include:

- claims not reported within 60 days of occurring.
- claims for illness occurring within 10 days of inception (not including renewals)
- pre-existing conditions or illness unless previously agreed by us.
- the cost of dentistry unless the result of an accident.
- costs arising from preventative and elective treatments, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth.
- fees for unapproved alternative medicines.
- third party compensation payments to members of your family or persons permanently residing with you, or any person employed by you.
- third party compensation payments arising from incidents outside the United Kingdom, Channel Islands or Isle of Man (for third party claims under the PETS Travel Scheme see Section 2 of your Contract of Insurance).
- cover for Death From Illness is excluded in the case of dogs over nine (9) years old, and cats over eleven (11) years old.
- cover for Boarding Kennel Fees is excluded if related to any medical condition known at the time of inception of the policy that is likely to result in the hospitalisation of you or any member of your family permanently residing with you, or as a result of pregnancy, is also excluded from cover.
- cover for Holiday Cancellation Costs is excluded if related to any pre-existing or foreseeable condition or disease likely to necessitate emergency life saving surgery. Any cost or expenditure for a holiday booked less than 28 days prior to departure is also excluded from cover.
- cover for Accidental Damage to property in the ownership, custody or control of you, your family or household, or any person employed by members of your household, or any persons entrusted with the care, control or custody of your pet is excluded.

Additional exclusions may have been placed on the policy for your pet. If applied, these are shown on your Policy Schedule.

What limitations of cover apply to my policy?

Policy plan	Budget	Bronze	Silver	Gold
Veterinary Fees	£1,000	£1,500	£4,000	£6,500
Third Party Liability	£1m	£1m	£1m	£1m
Death From Illness			£250	£750
Death From Accident			£250	£750
Advertising and Reward			£250	£750
Theft and Straying			£250	£750
Boarding Kennel Fees			£250	£1,000
Holiday Cancellation Costs			£250	£2,000
Accidental Damage				£500

What are the excess payments that apply to my policy?

Budget: £85 (dogs), £65 (cats), plus 15% of the balance of the claim.
Bronze and Silver: £65 per condition.
Gold: £65 per condition per year (£100 Accidental Damage).

Can I cancel my policy?

After receiving your Contract of Insurance and Policy Schedule, you have 14 days during which you can cancel the policy. In this case, we will cancel your policy and you will receive a full refund of the premium paid. If you cancel after 14 days from the start of your insurance, provided there have been no claims, we will refund the unexpired portion of the period of cover less an administration charge of £9. Full details of this can be found in your Contract of Insurance.

How do I make a claim?

You can notify us of a claim by calling us on 0800 298 7889, or by posting your claim form (available from our website on www.buddies.co.uk/claims) to:
Buddies, Unit C, Oak House, 7 Medicott Close, Oakley Hay, Corby NN18 9NF

How do I make a complaint?

If you have a complaint you can call us on 0800 298 7889, or write to:
The Quality Manager, Buddies, Unit C, Oak House, 7 Medicott Close, Oakley Hay, Corby, Northamptonshire NN18 9NF. If Buddies is unable to resolve the complaint to your satisfaction, you can take the matter further by writing to:
Customer Relations, QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London EC3M 3BD. Tel: 020 7105 4000
If the problem remains unresolved, you can contact the Financial Ombudsman Service (FOS) by writing to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800 email: enquiries@financial-ombudsman.org.uk, or you can access the website at www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

Introduction

Welcome to the **Buddies** pet insurance **policy** which provides cover for **your pet** for veterinary fees and other expenses detailed in **your policy**.

Your policy is made up of a number of sections. Cover for any given section only applies if the section heading appears under '**Policy** Benefits' on the schedule.

To understand which sections and payment limits apply to **you** and what **your pet** is covered for and what is excluded, please carefully read **your policy** and **your** schedule. This document and the schedule together form **your policy** which is the legal contract with **us**.

Words in bold type face (but not headings) such as **you** have specific meanings attached to them as set out in the Definitions. Please read the Definitions set out at the end of this **policy**.

If **you** have any questions or points that requires clarification please contact **us** on:

Customer service
Tel: 0800 298 7889
Email: admin@buddies.co.uk
Claims
Tel: 0845 618 0086

Telephone lines open Monday to Thursday 09:00 to 19:00, Friday 09:00 to 17:30 and Saturday 10:00 to 16:00.

Address:
[Buddies Enterprises Limited](#)
Unit C, Oak House
7 Medicott Close
Oakley Hay
Corby
NN18 9NF

Buddies and your insurers

Buddies Enterprises Limited, Unit C, Oak House, 7 Medicott Close, Oakley Hay, Corby, Northamptonshire NN18 9NF (company number 4013396). Buddies is authorised and regulated by the Financial Services Authority (registration number 514428) and act as agents to the insurers in arranging and administering the policies. Your insurer is QBE Insurance (Europe) Limited (company number 1761561) and is authorised and regulated by the Financial Services Authority (registration number 202842). This can be checked by visiting the Financial Services Authority's (FSA) website at www.fsa.gov.uk/register or by telephoning the FSA on 0845 606 1234.

How to claim

In addition to the claim provisions in the individual sections, the following conditions shall apply to all claims.

1. In the event of any possible claim, **you** must notify **Buddies** 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 maximum benefit stated in the schedule.
5. **You** must not act in a fraudulent manner. If **you** or anyone acting for **you**;
 - a) makes a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect; or
 - b) makes a statement in support of a claim knowing the statement to be false in any respect; or
 - c) submits a document in support of a claim knowing the document to be forged or false in any respect; or
 - d) makes a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance.

then **we**

- i. shall not pay the claim;
- ii. shall not pay any other claim which has been or will be made under the **policy**.
- iii. may at **our** option declare the **policy** void.
- iv. shall be entitled to recover from **you** the amount of any claim already paid under the **policy**.
- v. may inform the police of the circumstances.

Claims made overseas

In the event that **your pet** requires veterinary **treatment** whilst temporarily in a European Union member country of the PETS Travel Scheme, **you** will be required to settle the **vet** fees directly with the **vet** and obtain the receipts for all such payments.

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 fees receipts. Settlement will then be made to **you** after the deduction of the **excess** in sterling at the rate of exchange prevalent at the time of settlement of the claim, such payment discharging **us** from all further liability connected with such claim.

Cancellation rights

Cooling off period

1. 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 full refund of the premium paid, unless **you** have claimed for the death/loss of **your** pet then the annual premium must be paid in full.

After the cooling off period

2. **You** may cancel this **policy** after 14 days by writing to **Buddies**, Unit C, Oak House, 7 Medicott Close, Oakley Hay, Corby, Northamptonshire NN18 9NF, or by calling **us** on 01536 744583. **You** must confirm the date this instruction is to take effect. Cancellation requests cannot be backdated.
3. Upon cancellation, a proportionate refund of any premium paid (less an administration charge of £9) will be allowed to **you** providing;
 - a) **you** have not claimed in the current **period of insurance**.
 - b) **you** have paid the annual premium in full.
4. If the premium is being paid by instalments, but **you** have made a claim during the current **period of insurance**, then, the outstanding balance, including any interest charges, will become immediately payable to **Buddies** by **you**. In the event **you** fail to effect such a payment, **we** will deduct any balance of premium from the claims settlement where possible.

Our cancellation rights

5. This insurance may be terminated by **Buddies** and/or **QBE**, for any reason, by sending at least seven (7) days written notice of cancellation to the address shown in the schedule. Any premium refund will be calculated in accordance with the sub clause 2 above.
6. In the event that premium is not received ten (10) days after the due date, cover under this **policy** will terminate from the date that the payment was due.

Complaints procedure

Buddies and QBE realise 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.

Step one - Initiating your complaint

The most important factor in getting your complaint dealt with as quickly and efficiently as possible is to be sure you are talking to the right person and that you are giving them the right information. Please contact Buddies on 0800 298 7889 or write to: The Quality Manager, Buddies Unit C, Oak House, 7 Medicott Close, Oakley Hay, Corby, Northamptonshire NN18 9NF.

When you contact Buddies, please give: your name, contact number, policy and/or claim number, the type of policy you hold and a clear and concise reason for your complaint. 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 QBE

If you remain unsatisfied, you can take the matter further by writing to: Customer Relations, QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London EC3M 3BD Tel: 020 7105 4000, Fax: 020 7105 4019
Email: CustomerRelations@uk.qbe.com

Step three - Beyond QBE Insurance (Europe) Limited

If **QBE** has given you a 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: 0845 080 1800 Fax: 020 7964 1001.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider the complaints after **QBE** has provided you with written confirmation that the internal complaints procedure has been exhausted. Referral to the Financial Ombudsman does not affect your right to take legal action against QBE Insurance (Europe) Limited.

Please quote your policy number in any communication. A summary of the **QBE** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.

Compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. **Our** products and services are covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.

Your Contract of Insurance

Please refer to **your** schedule to identify the benefits that apply to **your policy** and maximum amounts that apply to **your pet**. There are **exceptions** to the cover described above, so **we** may not pay claims for some fees or costs. These **exceptions** may apply to:

- a) every section of the **policy** – general exclusions; or
- b) to specific section(s) only – section exclusions.

You, as the policyholder, have certain responsibilities towards **your pet** and towards **us**. If **you** do not meet **your** responsibilities, **we** may not pay claims for some fees or costs. **Your** responsibilities are explained in the General Conditions section of this **policy**.

Section 1: Veterinary Fees cover

(Applicable to Budget, Bronze, Silver and Gold)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

1.1 What is covered

1.1.1 Budget plan

We will pay **you** for all reasonable and customary charges made for **treatment** carried out by a **vet** for an **accident, illness** occurring to **your** pet, subject to the limit of £1,000 per **incident** depending on the **excess** and subject to written notice of such **accident, illness** having been given to **Buddies** within sixty (60) days of occurrence. Cover is continuous for up to twelve (12) months from the occurrence of an **incident** occurring to **your pet**, up to the limit of the **policy**, subject to cover still being in force and relevant premiums having been paid.

1.1.2 Bronze and Silver plans

We will pay **you** for all reasonable and customary charges made for **treatment** carried out by a **vet** for an **accident, illness** occurring to **your** pet, subject to the limit of £1,500 per **incident** for the Bronze plan and £4,000 per **incident** for the Silver plan, depending on the **excess** and subject to written notice of such **accident, illness** having been given to **Buddies** within sixty (60) days of occurrence. 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.

1.1.3 Gold plan

We will pay **you** for all reasonable and customary charges made for **treatment** carried out by a **vet** for an **accident, illness** occurring to **your** pet, subject to the limit of £6,500 per **incident** depending on the **excess** and subject to written notice of such **accident, illness** having been given to **Buddies** within sixty (60) days of occurrence. **We** cover fees for alternative medicine 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).

1.2 What is not covered - section exclusions

The following exclusions and conditions apply in addition to the General Exclusions:

1.2.1 **We** will not be liable for:

(Please refer to **your** current **policy** schedule to establish the **excess** and contribution if applicable).

- a) The **excess** as specified in **your policy** schedule for each and every claim.
- b) **Your** contribution towards each claim once the excess has been deducted. For example, if **you** have opted for a Budget **policy** and **your** claim for **vet** fees is £885, assuming the **excess** shown in the schedule is £85 and contribution shown on the schedule is 15%, the maximum amount **we** could be liable for under the claim is calculated as under:

Amount of the claim	£ 885
Less: Excess	<u>£ 85</u>
	£ 800
Less: Your contribution (15% of 800)	<u>£ 120</u>
Maximum amount payable	£ 680

- c) any **treatment** after the **policy** has lapsed/expired.

1.2.2. Veterinary fees in connection with:

- a) any **illness** or condition (not **accident**) arising prior to or within the first ten (10) days of the inception date of the insurance except that this exclusion does not apply to renewed policies.
- b) any **pre-existing conditions** or **illness unless** previously agreed by **Buddies**.
- 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) diet foods, other than for a four (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 wellbeing of **your pet**.
- j) any claim for cryptorchism.
- 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.
- m) any charges in respect of disposal, cremation, or burial of **your pet**.
- n) the repair and **treatment** of umbilical hernias.

Claim for Section 1 - Vet Fees cover

Please read these conditions in conjunction with 'How to Claim.'

1. Upon commencement of **treatment you** should telephone **Buddies** and report the possible claim.
2. **Buddies** will then send **you** a claim form for completion by **you** and **your vet**.
3. Please return the completed claim form to **Buddies** with supporting receipts, once this **treatment** has been completed.
4. 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.
5. **We** and/or **Buddies** have the right to request further information either directly from the **vet** or from **you** to confirm the validity of the claim at **your** expense.

Section 2: Third Party Liability cover

(Applicable to dogs only)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

2.1 What is covered

- 2.1.1 **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.

2.2 What is not covered - section exclusions

The following exclusions and conditions apply in addition to the General Exclusions:

We will not be liable for:

- 2.2.1 the first £100 of each and every claim.
- 2.2.2 any compensation, costs or expenses if **you** are insured under any other liability policy including **your** household insurance, unless that cover has been exhausted.
- 2.2.3 any agreement or contract unless liability would have existed otherwise.
- 2.2.4 deliberate acts by **you** or members of **your** family.
- 2.2.5 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.
- 2.2.6 accidental bodily injury to or disease contracted by **you** or a member of **your** family or persons permanently residing with **you**.
- 2.2.7 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**.

Claim for Section 2 - Third Party Liability cover
(Applicable to dogs only)

Please read these conditions in conjunction with 'How to Claim'.

1. **You** shall not admit or accept liability, negotiate or make any payment or promise of payment without **our** written consent.
2. **You** should immediately contact **Buddies** on 0845 618 0086 and advise them of any possible claim. **Buddies** will then give **you** instructions on what to do with any letter, claim, writ or summons.
3. **You** are required to provide **us** with all the information that **we** may reasonably require.
4. **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in the name of the insured but for **our** benefit for any claim, damages or liability.

Section 3: Death From Illness or Accident

(Silver and Gold policies only)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

3.1 What is covered

- 3.1.1 **We** will pay **you** the purchase price that **you** paid for **your pet**, or up to a maximum of £250 for the Silver **policy** or £750 for the Gold **policy**, which ever the lesser, in the event **your pet** dies from **illness** or **accident**, 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 **accident**.
- 3.1.2 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.

3.2 What is not covered - section exclusions

We will not pay:

- 3.2.1 if **your** dog dies from an **illness** when **your** dog is nine (9) years or over
- 3.2.2 if **your** cat is eleven (11) years or over and dies from an **illness**.

Claim for Section 3 - Death from Illness or Accident

Please read these conditions in conjunction with 'How to Claim'.

1. **You** must obtain a Veterinary Certificate at **your** own expense stating the date and cause of death.
2. 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.

Section 4: Advertising and Reward

(Silver and Gold policies only)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

4.1 What is covered

- 4.1.1 If, during the **period of insurance**, **your pet** is stolen or goes missing, **we** will reimburse **you** the cost of advertising in a local newspaper or other approved expenditure and for a suitable reward to be offered for recovery of **your pet** up to a maximum of £250 for Silver and £750 for Gold.

4.2 What is not covered - section exclusions

We will not pay:

- 4.2.1 any expenses **you** incur in trying to find **your pet** if **you** have not obtained **our** approval prior to advertising or trying other methods of finding **your pet**.

Claim for Section 4 - Advertising and Reward

Please read these conditions in conjunction with 'How to Claim'.

1. In the event of **your** pet being lost, **you** should telephone **Buddies** immediately and secure **our** approval prior to any expenditure.

Section 5: Theft and Straying

(Silver and Gold policies only)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

5.1 What is covered

- 5.1.1 **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 forty five (45) days despite reasonable and appropriate endeavours including advertising and reward.
- 5.1.2 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.

Claim for Section 5 - Theft and Straying

Please read these conditions in conjunction with 'How to Claim'.

1. The loss of dogs should be reported to the police within twenty four (24) hours of disappearance.
2. For cats and dogs **you** should telephone **Buddies** and report the possible loss.
3. A claim form should then be completed if there is no recovery of **your pet** after sixty (60) days.

Section 6: Boarding and Kennel Fees

(Silver and Gold policies only)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

6.1 What is covered

- 6.1.1 **We** will reimburse **you** for boarding kennel or cattery fees, in a licensed boarding establishment, up to a maximum of £250 for Silver and £1,000 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 four (4) days.

6.2 What is not covered - section exclusions

We will not pay:

- 6.2.1 hospitalisation of **you** or any member of **your** family permanently residing with **you** as a result of pregnancy.
- 6.2.2 any known medical condition likely to give rise to hospitalisation at the inception date of this insurance.

Claim for Section 6 - Boarding and Kennel Fees

Please read these conditions in conjunction with 'How to Claim'.

- 1. **You** should obtain at **your** own expense receipted bills from the licensed boarding kennel or cattery, detailing dates and expenses incurred.
- 2. **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**.

Section 7: Holiday Cancellation

(Silver and Gold policies only)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

7.1 What is covered

- 7.1.1 **We** will reimburse **you** for any non-recoverable cancellation and curtailment costs up to a maximum limit of £250 for Silver or £2,000 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 seven (7) days of **your** departure on holiday and this necessitates cancellation or curtailment.

7.2 What is not covered - section exclusions

We will not pay:

- 7.2.1 non life-saving operations.
- 7.2.1 any pre-existing or foreseeable condition or disease likely to necessitate emergency life saving surgery.
- 7.2.3 any costs or expenditure for any holiday booked less than twenty eight (28) days prior to departure.

Claim for Section 7 - Holiday Cancellation

Please read these conditions in conjunction with 'How to Claim'.

- 1. **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 to pay each expense.

Section 8: Accidental Damage

(Gold policies only)

Please refer to **your** schedule to check whether this benefit applies to **your policy**.

8.1 What is covered

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

8.2 What is not covered - section exclusions

We will not pay:

- 8.2.1 the first £100 of each and every claim.
- 8.2.2 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.
- 8.2.3 damage to property in the ownership or any person entrusted with the care, Control and custody of **your pet**.

Claim for Section 8 - Accidental Damage

Please read these conditions in conjunction with 'How to Claim'.

1. **You** should call **Buddies** 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**.

Section 9: Overseas cover

9.1 What is covered

- 9.1.1 Budget, Bronze and Silver plans
We will extend the insurance under this policy to cover **your pet** whilst temporarily located in any European Union member country of the PETS Travel Scheme provided that cover under this clause shall not extend for more than a maximum stay of thirty (30) days during the **period of insurance**.
- 9.1.2 Gold plan
We will extend the insurance under this policy to cover **your pet** whilst temporarily located in any European Union member country of the PETS Travel Scheme for any period of time up to twelve (12) months which falls within the **period of insurance**.

9.2 What is not covered

We will not cover:

- 9.2.1 **your pet** whilst in Qualifying non-European Union countries and territories as defined by DEFRA.
- 9.2.2 sterling equivalent of any **excess** as stated in the schedule at the rate of exchange prevalent at the time of settlement of the claim.

Claim for Section 9 - Overseas Cover

Please read these conditions in conjunction with 'How to Claim'.

1. **You** will be required to settle the **vet** fees directly with the **vet** and obtain the receipts for all such payments.
2. Upon **your** return home **you** should telephone the claims helpline immediately and report the claim.
3. **You** will be required to send a claim form for completion and return with all the paid veterinary fees receipts.
4. Settlement will then be made to **you** after the deduction of the **excess** at the rate of exchange prevalent at the time of settlement of the claim.

Territorial Limits

1. **You** are covered under the **policy** for the death or **illness** of **your pet** during the **period of insurance** within the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands.
2. In accordance with the European Economic Community regulations this insurance will also extend to cover **your pet** under the PETS Travel Scheme whilst temporarily located in any member country of the PETS Travel Scheme but only in accordance with cover provided by Section 9 - Overseas cover.

Telephone helplines

All policies include access to the following helplines:

Find a Vet - if **you** or **your** pet are away from home while in the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands, Buddies can identify the nearest **Vet** to **you**.

Bereavement Counselling - an understanding, confidential service enabling **you** to talk about the death or **illness** of your **pet**.

Pet Legal - lawyers available to provide advice and explain legal issues relating to **your pet**.

Pet Minders - enables **you** to locate a registered pet minder to look after **your pet** while **you** are away.

To access these helplines, call 01536 744583, lines are open Monday to Thursday 09:00 to 19:00, Friday 09:00 to 17:30 and Saturday 10:00 to 15:30.

General exclusions

This **policy** excludes and does not cover:

1. Any claims for
 - a) a pet not named in the schedule; or
 - b) resulting from **pre-existing conditions**; or
 - c) for claims made outside of the **period of insurance**.
 - d) for death or destruction of **your pet** as a result of an **illness** 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 eight (8) weeks.
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 and the Member Countries of the PETS Travel Scheme, excluding Qualifying non-European Union countries and territories 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 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** or any condition from which **your pet** previously suffered arising prior to or within ten (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 cover under any other insurance.
14. Any loss arising directly or indirectly out of infringement of UK animal health and importation legislation.
15. Any claim with regard to a pet sold or 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** or **accident**) for dogs aged nine (9) and above and cats aged eleven (11) and above.

General conditions

Policy literature

Your policy contains a number of conditions. Some of these explain obligations between **you** and **us** whilst others impose duties upon **you**. If **you** do not comply with these requirements **we** may at **our** option reject a claim; reduce **your** claim settlement or cancel this insurance.

General terms

1. It is a condition precedent to **your policy** 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 a further condition precedent to **your policy** 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 **Buddies**.
4. It is a condition precedent to **your policy** 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. 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**.
8. 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.
9. **Your pet** must not have previously displayed vicious or aggressive behaviour.
10. **You** and **QBE** are free to choose the law applicable to this **policy**. **You** will be governed by the law of England and Wales unless **you**, and **QBE** have agreed otherwise.

Preventing fraud

1. **Buddies, QBE** and/or **our** agents, along with other insurers pass information to fraud prevention and credit reference agencies.
2. **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 Notice

1. Please read this notice carefully as it contains important information about the use of **your** personal information by **Buddies** and **QBE**. **Your** personal information means any information **Buddies** and **QBE** hold about **you** or anyone else in connection with any product or service **Buddies** and **QBE** are providing to **you**.
2. By taking out this insurance **policy**, **you** confirm that **Buddies** and **QBE** may use **your** personal information for the purposes explained below. **You** should show this notice to anyone else whose name **you** give to **Buddies** and **QBE** in connection with **your** insurance **policy** as it will also apply to them.
3. **How we use your personal information:**
 - a) **Buddies** and **QBE** will use **your** personal information to manage **your** insurance **policy**, including handling underwriting and handling claims and issuing renewal documents and providing renewal information to **your** agent.
 - b) **Buddies** and **QBE** also may use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.
 - c) **Buddies** and **QBE** may have to share **your** personal information with other insurers, regulatory authorities or agents providing services on **our** behalf.
 - d) **Buddies** and **QBE** will only release **your** personal information to others if:
 - **Buddies** and **QBE** need to do this to manage **your policy** with **us**;
 - **you** have given permission to receive promotional material;
 - **Buddies** and **QBE** need to prevent fraud;
 - **Buddies** and **QBE** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); or
 - there are any other circumstances where **you** have given **your** permission.
 - e) if **Buddies** and **QBE** change the way that **your** personal information is used, **Buddies** and/or **QBE** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **Buddies** and **QBE** know as soon as possible.
4. **Sharing information to prevent fraud**

Buddies and **QBE** may share **your** personal information with operators of registers used by the insurance industry to check information that is given to **us** and prevent fraudulent claims. This includes the Claims and Underwriting Exchange register, run by Insurance Database Services Limited. **Buddies** and **QBE** may pass information relating to **your** insurance **policy** and any **incident** (such as an **accident** or theft), to these registers.
5. **Dealing with others on your behalf**

To help **you** manage **your** insurance **policy**, **Buddies** and **QBE** will deal with **you** or **your** husband, wife or partner or any other person whom **Buddies** and **QBE** reasonably believe to be acting for **you** if they call **Buddies** and **QBE** on **your** behalf in connection with **your policy**.

6. Monitoring and recording calls

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

The law applying to this contract

The law allows both **you** and **us** to choose the law applicable to this contract. Unless it is agreed otherwise, the law that applies to this contract is the law of that part of the United Kingdom in which **you** are domiciled.

It is agreed that any legal proceedings between **you** and **us** in connection with this **policy** will only take place in the courts of the part of the United Kingdom in which **you** are domiciled and is subject to the exclusive jurisdiction of that court.

Definitions

The following words will have the same meaning attached each time they appear in this **your policy** or schedule in **bold** type face, whether with a capital first letter or not.

Where the context so admits or requires, words importing the singular will include the plural and vice versa and words importing the masculine will import the feminine and the neuter. References to 'a person' will be construed so as to include any individual, company, partnership, or any other legal entity. References to a statute or regulations will be construed to include all its amendments or replacements. All headings within the **policy** are included for convenience only and will not form part of this **policy**.

Accident

Accident means sudden and unexpected event which happens during **the period of insurance** which results in **bodily injury** or death to **your pet**.

Buddies

Buddies means Buddies Enterprises Limited, Unit C, Oak House, 7 Medicott Close, Oakley Hay, Corby, Northamptonshire NN18 9NF (Registered in England No 04013396).

Excess

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

Illness

Illness means physical disease, sickness, infection or failure which is not caused by **injury**.

Incident

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

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

Injury

Injury means physical damage or trauma caused by an **accident**.

Period of insurance

Period of insurance means the dates shown on the schedule of insurance.

Policy

Policy means **your** policy wording and most recent **policy** schedule which includes any **endorsement** that applies.

Pre-existing Condition

Pre-existing condition means conditions which were evident prior to the inception of the **policy** are not covered under this **policy** unless otherwise stated by **us**.

Treatment

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.

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.

Vet

Vet means a qualified veterinary surgeon.

QBE/We/Us/Our/the Insurers

QBE Insurance (Europe) Limited. Registered in England No. 1761561; Home State - United Kingdom. Authorised and regulated by the Financial Services Authority; Registration number **202842**.

You, Your

You or your refers to the person specified on the **policy** schedule as the policyholder and owner of **your pet**. But for the exclusive purpose of Section 2, section '**you**' and '**your**' mean **you** or any person looking after or handling **your pet** with **your** permission.

Your Pet

Your pet means dog(s) or cat(s) specified in the schedule.