

Your Buddies Policy

Effective 1st September 2018



One Month Free

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Useful contacts

Telephone

Email/website

Calls may be recorded and monitored.

Call charges will vary for 03 numbers.

| | | |
|--|----------------|--|
| Claims /service/complaints department | 0800 298 7889 | admin@buddies.co.uk |
| Financial Conduct Authority | 0800 111 6768 | www.fca.org.uk |
| Financial Ombudsman Service | 0800 023 45670 | www.financial-ombudsman.org.uk |
| Financial Ombudsman Service | 0300 123 9123 | |
| Financial Services Compensation Scheme | 0800 678 1100 | www.fscs.org.uk |

Policy 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 **your policy** schedule. To understand which sections and payment limits apply to **you** and what **your puppy** is covered for and what is excluded, please carefully read **your policy**. This document and the **policy** schedule together form **your policy** which is evidence of the legal contract with **us**. Words in bold type face (but not headings) such as **your** have specific meanings attached to them as set out in the Definitions section of this **policy**. Please read the Definitions set out at the start of this **policy**.

If **you** have any questions or points that require clarification please contact **our** customer service team on 0800 298 7889 (freephone) or email: admin@buddies.co.uk The claims team is available on 0800 298 7889 (freephone). Telephone lines open Monday/Wednesday 09:00 to 19:00, Tuesday/Thursday/Friday 09:00 to 17:30 and Saturday 10:00 to 16:00. Address: Buddies Enterprises Limited, 1 Saxon House, Saxon Way West, Corby, Northamptonshire NN18 9EZ.

Buddies and your insurers

Buddies Enterprises Limited. Registered office: One Coleman Street, London EC2R 5AA. Registered in England and Wales number 4013396. Buddies Enterprises limited is a wholly owned subsidiary of Legal & General Insurance Limited who act as underwriter. **We** are authorised and regulated by the Financial Conduct Authority. (registration number 514428). **You** can check this at www.fca.org.uk. Legal & General Insurance Limited Registered Office: One Coleman Street London EC2R 5AA (Registered in England and Wales number 00423930) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registration number 202050).

How to make a claim

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

1. **We** are unable to assess **your** claim until **we** have received a completed claim form from **you**.
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** will 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 **market value** up to the stated maximum limits of indemnity, dependent on the cover selected.
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. will not pay the claim;
- ii. will 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. will 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 puppy** requires veterinary **treatment** whilst temporarily in a European Union member country of the Pet Travel Scheme (PETS), **you** will be required to settle the **vet** fees directly with the **vet** and obtain the receipts for all such payments. On **your** return home **you** should telephone the claims helpline immediately and report the claim. **You** will then be sent a claim form for completion which you should return to **us** 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 **you** settled the invoice, such payment discharging **us** from all further liability connected with such claim.

Your cancellation rights

While no statutory cancellation rights apply to this **policy**, **you** can cancel this **policy** at any time. **We** have the right to cancel **your policy** at any time by giving **you** fourteen (14) days' notice in writing where there is a valid reason for doing so. **We** will send **our** cancellation letter to the last known address **we** have for **you** and will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to: where **you** are required to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests. In this case **we** may issue a cancellation letter and **we** will cancel **your policy** if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the 14 day cancellation notice period; where there is a material breach of any General Conditions of the **policy**; or use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff

Complaints procedure

If **you** are unhappy with any part of **our** service, please contact **us** on 0800 298 7889 (freephone) or write to the Complaints Officer, Buddies, 1 Saxon House, Saxon Way West, Corby NN18 9EZ or email admin@buddies.co.uk. If **you** remain dissatisfied, **you** may then refer **your** complaint to the Financial Ombudsman Service at the following address: Exchange Tower, Harbour Exchange Square London E14 9SR. Email: complaint.info@financialombudsman.org.uk, telephone: 0800 023 4 567 (freephone). Details on how to progress **your** complaint to the Financial Ombudsman Service will be provided by **Buddies**, or can be found at www.financial-ombudsman.org.uk

ONLINE DISPUTE RESOLUTION PLATFORM

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) at http://ec.europa.eu/consumers/odr/index_en.htm that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase. The ODR platform will refer **your** complaint to the Financial Ombudsman Service who will pass it on to **us**. Making a complaint will not affect **your** legal rights. For further information about **your** legal rights, please contact **your** local authority Trading Standards department or Citizens Advice Bureau.

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. Whether or not **you** are able to claim and how much **you** may be entitled to will depend on the specific circumstances at the time. For further information about the scheme please contact the FSCS at: www.fscs.org.uk or call them on: 0800 678 1100.

Definitions

The following words will have the same meaning attached each time they appear in this **your policy** or **policy** 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 means sudden and unexpected event which happens during the **period of insurance** which results in bodily **injury** or death to **your puppy**.

Alternative medicine means herbal or homeopathic medicine.

Buddies means Buddies Enterprises Limited, Buddies, 1 Saxon House, Saxon Way West, Corby, Northamptonshire NN18 9EZ (Registered in England and Wales No 4013396).

Complementary medicine means physiotherapy, acupuncture, osteopathy, massage and healing, hydrotherapy, laser therapy and chiropractic **treatment**.

Excess means the amount **you** must pay for each unrelated **injury** or **illness** treated during the **period of insurance**. The **excess** that applies to the **policy** is shown on **your policy** schedule. This will be a fixed amount only. It is the amount **you** pay towards each **incident**. If **your puppy** receives **treatment** for the same **incident** in a separate **period of insurance**, **we** will deduct a fixed **excess** from the first claim(s) for

each **incident** in each **period of insurance**.

Family means **your** husband, wife, civil partner, life partner, parents, grandparents, son, daughter, grandson, granddaughter, brother or sister.

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

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 puppy** has an on-going 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 puppy's** life.

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

Market Value means price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time **you** took ownership of **your puppy**.

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

PETS Travel Scheme (PETS) is the system that allows your puppy to travel to and from certain countries without quarantine, as long as they meet certain conditions set out by the Department for Environment, Food and Rural Affairs (DEFRA).

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

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

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 means a qualified veterinary surgeon.

We/Us/Our/the Insurers means Legal & General Insurance Limited.

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

Your Puppy means the dog specified in the **policy** schedule.

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 puppy**. There are exceptions to the cover described here, 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 puppy** 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:

1.1 What is covered

1.1.1 **We** will pay **you** for all reasonable charges made for **treatment** carried out by a **vet** for an **accident** or **illness** occurring to **your puppy**, subject to the limit of £4,000 per **period of insurance**. Claims will be subject to the applicable **excess**. The limit includes up to £500 per **period of insurance** for **alternative** and **complementary** medicine (including a maximum of ten hydrotherapy sessions provided these are administered by a member of the Canine Hydrotherapy Association) provided that: a) such **alternative** and **complementary** medicine is prescribed by the **vet**; and b) the cost is approved by **us** prior to purchase **treatment**. The maximum limit for **alternative** and **complementary** medicine shall be part of and NOT in addition to the overall **vet** fees limit. Cover must still be in force at the time of **treatment**.

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 policy** schedule to establish the **excess**).

- a) the **excess** as specified in **your policy** schedule for each and every claim.
- b) any **treatment** after the **policy** has expired. **You** must purchase a **Buddies Premier** or **Premier Plus** pet insurance policy if this **policy** is to pay for continued **treatment** beyond the **period of insurance** in which the **treatment** commences.
- 1.2.2 Veterinary fees in connection with:
 - a) any **pre-existing conditions** or **illness**.
 - b) preventative and elective **treatments**, routine examinations and **treatment** including but not limited to: routine spaying or castration, whelping, spaying for false pregnancy, spaying for mammary tumours, routine removal of dewclaws, worming and flea **treatments**, routine blood tests, any **treatment** in connection with pregnancy or parturition.
 - c) claims for any **treatment** received after the **policy** has expired or the maximum benefit has been reached.
 - d) organ transplantation.
 - 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 puppy** would seriously endanger its health.
 - g) the cost of any food (including food prescribed by a **vet**) unless it is used to dissolve existing bladder stones and crystals in the urine, which is limited to a maximum of 30% of the cost of the food.
 - h) the cost of dentistry except as a result of an **accident**.
 - i) any claim for any form of special diet, housing, or bedding needed for the **treatment** or general wellbeing of **your puppy**.
 - j) any claim for cryptorchism.
 - k) any claim as a result of any notifiable disease as named in the Animal Health Act 1981 or an Order made under that Act, such as rabies.
 - l) any charges in respect of euthanasia.
 - m) any charges in respect of disposal, cremation, or burial of **your puppy**.
 - n) the repair and **treatment** of umbilical hernias.
 - o) non-essential out of hours **treatment** unless the **vet** declares that the consultation was the result of an emergency.
 - p) any charges in respect of complications arising from castration or spaying.
 - q) any charges in respect of referral fees.
 - r) the cost of pill givers or pill splitters.
 - s) any charges in respect of post mortem examination.
 - t) any charges in respect of euthanasia due to aggression.

- u) the cost of pheromone products.
- v) any charges in respect of late payment fees applied by **your vet** and any administration fees, such as (but not limited to) completions of a claim form and referrals.
- w) any travel expenses incurred by **you** or **your puppy**.

Claim for Section 1 — Vet Fees cover

1. Claim forms are available for download at www.buddies.co.uk, or can be ordered by calling **Buddies** on 0800 298 7889.
3. Please return the completed claim form to **Buddies** with supporting receipts.
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: Death From Illness or Accident

2.1 What is covered

- 2.1.1 **We** will pay **you** the purchase price that **you** paid for **your puppy**, or up to a maximum of £1,500, whichever the lesser, in the event **your puppy** dies from **illness** or **accident**, or in the event of euthanasia, if certified by a **vet** as necessary to alleviate incurable and inhumane suffering of **your puppy**, due to **illness** or **accident**.
- 2.1.2 If no purchase receipt can be produced, **we** will pay the **market value** up to a maximum of £1,500 whichever is the lesser.

2.2 What is not covered - section exclusions

- We** will not pay:
- 2.2.1 if **your puppy** dies from an **illness** when **your puppy** is one (1) year or over.
 - 2.2.2 if the breeder of **your puppy** has or intends to reimburse **your** original purchase cost or provide a replacement puppy free of charge.

Claim for Section 2 — Death from Illness or Accident

1. **You** must obtain a Veterinary Certificate at **your** own expense stating the date and cause of death.
2. In the event that **your puppy** is euthanised, **you** must obtain a Veterinary Certificate stating that this was necessary for humane reasons to terminate incurable suffering.

Section 3: Advertising and Reward

3.1 What is covered

- 3.1.1 If during the **period of insurance**, **your puppy** 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 puppy** up to a maximum of £1,500.

3.2 What is not covered - section exclusions

- We** will not pay:
- 3.2.1 any expenses **you** incur in trying to find **your puppy** if **you** have not obtained **our** approval prior to advertising or trying other methods of finding **your puppy**, or rewards to members of **your family**.

Claim for Section 3 — Advertising and Reward

1. In the event of **your puppy** being lost, **you** should telephone **Buddies** immediately on 0800 298 7889 (freefone) and secure **our** approval prior to any expenditure.

Section 4: Theft and Straying

4.1 What is covered

- 4.1.1 **We** will pay **you** up to the purchase price or a maximum of £1,500, whichever is the lesser in respect of permanent loss due to **your puppy** 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. **You** will need to purchase a **Buddies** Premier or Premier Plus policy in order to claim up to the full policy limit.
- 4.1.2 If no purchase receipt can be produced, **we** will pay the **market value** up to a maximum of £1,500, whichever is the lesser.

Claim for Section 4 — Theft and Straying

1. The theft of a puppy should be reported to the police within twenty four (24) hours of disappearance.
2. A claim form should then be completed if there is no recovery of **your puppy** after forty five (45) days.

Section 5: Holiday Cancellation

5.1 [What is covered](#)

5.1.1 **We will reimburse you** for any non-recoverable cancellation and curtailment costs up to a maximum limit of £1,500 (in any one **period of insurance**), in the event that in **your vet's** opinion **your puppy** requires emergency life saving surgery, within seven (7) days of **your** departure on holiday and this necessitates cancellation or curtailment.

5.2 [What is not covered - section exclusions](#)

We will not pay:

5.2.1 for holiday cancellation or curtailment costs resulting from non life-saving operations.

5.2.2 for holiday cancellation or curtailment costs resulting from any **pre-existing** or foreseeable condition or disease likely to necessitate emergency life saving surgery.

5.2.3 any costs or expenditure for any holiday booked less than twenty eight (28) days prior to departure.

Claim for Section 5 — Holiday Cancellation

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 6: Overseas cover

6.1 [What is covered](#)

6.1.1 **We will** extend the insurance under this **policy** to cover **your puppy** whilst temporarily located in any European Union member country of the **PETS Travel Scheme (PETS)** for any period of time within the **period of insurance**.

6.2 [What is not covered — section exclusions](#)

We will not cover:

6.2.1 **your puppy** whilst in non-European Union countries and territories or in any member country of the European Union which is not a member of the **PETS Travel Scheme (PETS)**.

Claim for Section 6 — Overseas Cover

1. **You** will be required to settle the **vet** fees directly with the **vet** and obtain the receipts for all such payments.
2. **You** will be required to send a completed claim form together with all the paid veterinary fees receipts.
3. Settlement will then be made to **you** after the deduction of the **excess** at the rate of exchange prevalent at the time **you** settled the invoice.

Territorial Limits

1. **You** are covered under the **policy** for the death or **illness** of **your puppy** during the **period of insurance** within the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands.
2. This insurance will also extend to cover **your puppy** under the **PETS Travel Scheme (PETS)** whilst temporarily located in any European Union member country.

Telephone helplines

All policies include access to the following helplines: Find a Vet, if **you** or **your puppy** are away from home, **Buddies** can identify the nearest UK **vet** to **you**. Pet Minders, enables **you** to locate a registered pet minder to look after **your puppy** while **you** are away. To access these helplines, call 01536 744583, lines are open Monday to Friday 09:00 to 17:30.

General exclusions

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

1. Any claims:
 - a) for a puppy not named in the **policy** schedule; or
 - b) resulting from **pre-existing conditions**; or
 - c) for **treatment** occurring outside of the **period of insurance**.
 - d) for death or euthanasia of **your puppy** as a result of an **illness** resulting from the failure to vaccinate **your puppy** in accordance with the advice of **your vet**.
2. Any claims for a puppy under the age of six (6) weeks or over the age of one (1) year.

3. Any claims arising outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands and EU member states that qualify under the **PETS Travel Scheme (PETS)**.
4. 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.
5. 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.
6. 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 euthanasia to alleviate incurable and inhumane suffering.
7. Any animal that is, or is crossed with an American Bulldog, Cane Corso, Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro, Perro De Prensa Canario, Dogo Canario, Czechoslovakian Wolfdog, Saarloos Wolfhound/Wolfdog, any wolf hybrid, or any other animal registered under the UK Government's Dangerous Dogs Act 1991.
8. Malicious or wilful **injury** or gross negligence to **your puppy** caused by **you**, **your** agents, employees or members of **your family**.
9. Any claims for the cost of medication where medication has not been recommended by a **vet**.
10. The recurrence or continuation of **illness** or any condition from which **your puppy** previously suffered arising prior to the inception of this insurance.
11. The use of **your puppy** for commercial, guard, security or racing.
12. Any liability where the insured is entitled to cover under any other insurance.
13. Any loss arising directly or indirectly out of infringement of UK animal health and importation legislation.
14. Any claim for a puppy which **you** no longer own or keep, whether temporarily or permanently.
15. Any claim if the **policy** has been issued to the person who has bred or is selling the puppy or to their agents, employees or members of their **family**.
16. Any claim for the **treatment** of distemper, hepatitis, leptospirosis and parvovirus.

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 Conditions

Your policy contains a number of conditions. Some of these explain obligation between you and us, while 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 puppy** is free from any **injury**, **illness** or physical disability whatsoever at the commencement date of this insurance. It is a further condition precedent to **your policy** that **your puppy** has received, at the appropriate time, initial and booster vaccinations against distemper, hepatitis, leptospirosis and parvovirus or as advised by a **vet**. All vaccinations must be administered under veterinary supervision.
2. It is a condition precedent to liability that **you** will provide proper care and attention at all times for **your puppy**.
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 and keeper of **your puppy** and are permanently resident within the UK.
5. 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.
6. 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**.
7. 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.
8. **Your puppy** must not have previously displayed vicious or aggressive behaviour.
9. **Your puppy's** cover after the **policy** expires:
 - a) If **you** purchase a **Buddies** Premier or Premier Plus pet insurance **policy** before this complimentary period of insurance ends, any **injury/illness** which occurs under this **policy** will continue to be covered by the **policy** **you** have purchased, up to the maximum benefit specified by this **policy**.
 - b) If **you** do not purchase a **Buddies** Premier or Premier Plus pet insurance **policy** before this period of

insurance ends, once the **period of insurance** has passed, any **injury/illness** which is covered by this **policy** will not be covered by any subsequent **Buddies** pet insurance **policy** purchased.

The law applying to this contract

This policy booklet, **your** policy schedule, any applicable endorsements and amendment notices **we** issue to **you** at renewal, together all form the contract between **you** and **us**. This contract will be governed under the laws of England and Wales and we will communicate in English throughout the course of this contract, any reference we make to specific statutes will mean the UK statute and equivalent laws in the Channel Islands or Isle of Man.

Preventing fraud

1. **Buddies, the insurers** 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.

EASIER TO READ INFORMATION. In accordance with the Equality Act 2010, we are able to provide on request, Braille, textphone, audio tapes and large print documentation. Please advise us if you require any of these services so that we can communicate in an appropriate manner.

Buddies Enterprises limited is a wholly owned subsidiary of Legal & General Insurance Limited who act as underwriter. We are authorised and regulated by the Financial Conduct Authority (registration number 514428). Registered in England No. 8083925. Registered Office: One Coleman Street, London EC2R 5AA. Legal & General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number: 202050). This can be checked on the Financial Services Register by visiting the FCA's website at; www.fsa.gov.uk/register/firmSearchForm.do or www.fca.org.uk/register which includes a register of all the firms they regulate, or by contacting them on 0800 111 6768.

As the underwriter, Legal & General Insurance Limited is responsible for this policy document.

