



MiPetCover

# Your Pet Insurance Policy

Policy wording for  
LifetimeFlex

Please read this with your Certificate of Insurance and Insurance Product Information Document (IPID) to understand the cover for your pet.

Effective from 1st May 2025.

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## Who is this product suitable for

This product meets the demands and needs of a pet owner who wants cover for the ongoing cost of veterinary treatment, for illnesses and injuries over the life of their pet.

MiPet Cover has not provided you with any advice or recommendations as to whether this product meets your specific insurance requirements.

## Your pet's cover

Welcome to your policy of insurance that provides cover for your pet for veterinary fees and other expenses as detailed in your policy.

Your cover is made up of a number of sections. Please carefully read your Certificate of Insurance to understand which cover sections and payments limits apply to you.

Sections that may not be included are:

- Third party legal liability (claims against you or your dog)
- Death of your pet (illness)

**It's important you check your pet's cover and contact us as soon as possible if it is not as expected.**

If the range of cover does not meet your needs then please telephone us to discuss the options available. We will be pleased to quote to change your level of cover.

If you have any questions in relation to your cover please contact us on **0330 0570646**.

## LifetimeFlex Lifetime policy explanation

LifetimeFlex cover are all lifetime policies, which provide ongoing cover for accidents and illnesses each year as long as you renew your policy (without a break in cover). Each year, you can claim for all accidents and injuries up to the financial limit you have chosen. When the financial limit has been reached, no further claims can be made until the policy is renewed. At which point, the financial limit resets and you can continue to claim. If your cover is cancelled or stops for any reason (including when the premiums are not paid), all cover for your pet will end and no further claims will be paid.



## What words mean

Certain words or phrases in your policy have a particular meaning whenever they appear in bold. These words and their meanings are explained below:

**Accident:** One sudden and unexpected event which happens during the **period of insurance** resulting in **injury** or death to **your pet**.

**Alternative medicine:** Herbal or homeopathic medicine recommended by **your vet** and prescribed by a suitably qualified **vet**.

**Certificate of Insurance:** The details about **you**, **your pet**, policy limits and excesses that apply to the specific cover that **you** have purchased.

**Complementary therapy:** Acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy recommended by **your vet** and carried out by a suitably qualified person that has been specifically recommended by **your vet**.

**Holiday:** Travel outside the **UK** to an EU country.

**Illness:** Any sickness, defect, abnormality or change from a healthy state that is not caused by an **accident**. This includes any defect or abnormality which **your pet** was born with or which was passed on by his/her parents.

**Injury:** Clinical sign or symptoms of changes from a healthy state caused by an **accident**. This includes multiple injuries resulting from one **accident**.

**Market value:** The average price **we** are able to determine paid at the date of death based on age breed, pedigree, and breeding ability of **your pet**.

**Maximum benefit:** The most **we** will pay in a section of **your pet's** cover as shown on your **Certificate of Insurance**.

**Period of insurance:** The period for which **your pet** is covered as shown on **your Certificate of Insurance**. This is normally 12 months, but can be less if **your pet** has been cancelled from **your** insurance.

**Pet:** Your dog or cat who lives with **you** at the address shown in **your Certificate of Insurance**.

**Pre-existing condition:** This is any **injury** that happened or any **illness** that showed symptoms, before **your pet's** cover started. It is also any **injury** or **illness** that:

- Has the same diagnosis or symptoms as the **injury**, **illness** or symptoms **your pet** had before cover started.
- Is caused by or relates to an **injury**, **illness** or symptom **your pet** had before cover started.

This is regardless of whether or not the **injury** or **illness** presents in the same, or different parts of **your pet's** body.

**Treatment:** Any examination, consultation, advice, tests, x-rays, ultrasound, CT scan, MRI scan, drugs, or medication administered or prescribed surgery, nursing, or care; provided by, or under the direction of, a **vet**.

**United Kingdom/UK:** England, Scotland, Wales, Northern Ireland, and the Isle of Man.

**Vet/Veterinary/Veterinary Surgeon:** A member of the Royal College of Veterinary Surgeons actively working as a **veterinary surgeon** in the **UK** or **veterinary surgeon** registered and actively working outside the **UK**.

**Waiting period(s):** For any **injuries**, this is the first 24 hours of **your pet's** first policy year. For any **illnesses**, this is the first 14 days of **your pet's** first policy year.

**We/Us/Our:** Allianz Insurance plc, who is the insurer and provider that underwrites the cover for MiPet Cover. PetCover EU Limited, who arrange and administer MiPet Cover policies on behalf of Allianz Insurance plc.

**You/Your:** The person named on the **Certificate of Insurance** who is the owner of the **pet**.

## Introduction

This is a pet insurance policy that lasts for a year and **you** must pay the full year's premium in one payment or by monthly instalments. This policy wording explains **your pet's** cover and is part of **your** insurance contact. The other parts are **your Certificate of Insurance** and the information **you** gave during **your** insurance application. To know exactly what is covered by **your** insurance contract **you** need to read this policy wording together with **your Certificate of Insurance** and Insurance Product Information Document.

In return for having accepted **your** premium, **we** will in the event of **injury, illness, loss, or damage** happening within the **period of insurance** provide insurance cover as described in the following pages and referred to in **your Certificate of Insurance**.

### Who is involved in your insurance?

**Allianz Insurance plc** - is the insurer and provider that underwrites the cover for MiPet Cover.

**PetCover EU Limited** - arrange and administer MiPet Cover policies on behalf of Allianz Insurance plc.

### The law that applies to this policy

The law of England and Wales will apply to this policy unless **you** and **we** agree differently. This policy and all other information concerning it are written in the English language.

### Where your pet is covered

**Your pet** is covered when he/she is in the **UK**. The veterinary fees and Holiday cancellation/curtailment sections also cover **your pet** while traveling on **holiday** with **you** within the EU, for up to 180 days in each **period of insurance**. If **your pet** needs **treatment** while on **holiday**, all claims will be paid in Pounds Sterling based on the mid-market exchange rates in use at the time the costs were incurred.

Please visit the **UK** government website to follow the latest guidance on travel within the EU, [www.gov.uk/taking-your-pet-abroad](http://www.gov.uk/taking-your-pet-abroad).

### Renewal terms

At renewal, **we** can change the premium **you** pay, the excesses **you** pay and the policy terms and conditions. **We** will always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

For dogs, at renewal **we** can limit or remove 'Third Party Legal Liability' cover based on **your** dog's behavior. This includes aggressive tendencies and incidents where **your** dog has injured someone or another animal. Please note, 'Third Party Legal Liability' cover is not provided for cats.

### How your price can change

Every year, as pets get older, they are more likely to need veterinary treatment. That is one of the reasons why **your** policy price will increase at each renewal. Changing **your** address will also impact the price **you** pay, as vet fees vary by area.

If **you** make a claim, **you** will see a significant increase in **your** renewal premium. It is important that **you** budget for these increases every year throughout **your pet's** life, as there is no limit to how much **your** premium can increase over time.

### How your excess can change

The excess is the amount **you** pay when **you** claim. This can be a fixed amount or a combination of a fixed amount and a percentage.

- Fixed excess - the 'Veterinary fees' and 'Third party legal liability' sections have a fixed excess. **We** can change this amount at renewal, for example, from £100 to £125.
- Percentage excess - a 10% variable excess is added to 'Veterinary fees' at the renewal after **your** dog's 6th or cat's 8th birthday. This is in addition to any existing 'Veterinary Fees' excess on **your** policy. **You** can choose to add this percentage excess before **your pet** reaches this age, but once added, it cannot be removed for the lifetime of the policy.

The excesses that apply for **your pet** are explained on **your Certificate of Insurance**.

**We** have options to change the 'Veterinary fees' excess. For example, **you** may be able to increase the excess **you** pay and reduce **your** premium. If **you** would like to find out more, please call **us** on **0330 0570646**.

### Making changes to your policy

Please contact **us** as soon as **you** are aware of any changes that need to be made to **your** policy, such as **your** postal address, phone number or email address. **Our** contact details are at the back of this booklet.

A change in **your pet's** details may mean the premium for the rest of the **period of insurance** may change.

### Upgrades or downgrades in cover level

**We** offer different levels of Lifetime cover between £2,000 and £12,000 and Time-limited cover between £2,500 and £5,000.

- **Changing to a higher level of cover** - **you** can ask for this at the renewal of **your** policy. **We** will then let **you** know if **we** can offer this cover once **we** have reviewed **your pet's** veterinary history.

- **Changing to a lower level of cover** - **you** can do this at any time.

**You** can also change **your** 'Veterinary fees' excess. Please see 'How your excess can change' for further details.

If **you** would like to discuss moving **your pet** to a different plan or changing the 'Veterinary fees' excess, please call **us** on **0330 0570646**.

### Pre-existing conditions

**Your** policy does not cover any **pre-existing conditions**. A **pre-existing condition** is any **injury** that happened, or any **illness** that showed symptoms, before **your pet's** cover started. It is also any **injury** or **illness** that:

- Has the same diagnosis or symptoms as the **injury, illness** or symptoms **your pet** had before cover started.
- Is caused by or relates to an **injury, illness** or symptom **your pet** had before cover started.

This is regardless of whether or not the **injury** or **illness** presents in the same, or different parts of **your pet's** body.

Some examples:

- **Your pet** was diagnosed with diabetes before **your** policy started, the diabetes is a **pre-existing condition**.
- Before **your** policy started, **your pet** was limping and the **vet** decided to carry out some tests. In the meantime, **you** start a policy with **us**. The tests find **your pet** has hip dysplasia. Anything related to this hip dysplasia is classed as a **pre-existing condition** as the symptoms were shown before **your pet's** policy started.

It is important to read **our** meaning of 'Pre-existing condition' in 'What words mean'. This will be used to assess any claims **you** submit to determine if an **illness/injury** is pre-existing.

### Injuries and illnesses that happen in your waiting period

The **waiting period** is a time at the very start of **your** policy, where **injuries** and **illnesses** are not covered. If **your pet** is **injured** or shows symptoms of an **illness** in the **waiting period**, it won't be covered even if the **treatment** takes place after the **waiting period** has passed.

- For **injury** - If **your pet** has an **injury** in the first 24 hours of their first policy year, **we** will never cover any costs relating to that **injury**. This is whether **treatment** is needed in the first 24 hours or later on.

An example is, **your pet** falls and damages his/her leg in the first 24 hours of **your** policy starting. He/she needs some treatment straight away and some follow up **treatment** 2 and 4 weeks later. All of this **treatment** isn't covered by **your** policy as it's related to the **injury** in the first 24 hours.

- For **illness** - If **your pet** has symptoms of an **illness** in the first 14 days of their first policy year, **we** will never cover any costs relating to that **illness**. This is whether **treatment** is needed within the first 14 days or later on. **We** also won't cover any **illness** with the same symptoms or diagnosis and this is regardless of whether or not the **illness** presents in the same, or different parts of **your pet's** body.

An example is, if **your pet** starts limping in their right hind leg in the first 14 days of **your** policy starting, which is found to be hip dysplasia. This isn't covered in the right hind and **we** also won't cover any hip dysplasia in the left hind.

These **waiting periods** do not apply if **your pet** was previously covered by the 4 weeks free WalkawayCover and **you** extended to this policy without a break in cover.

### Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If Allianz Insurance plc is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

### What we ask of you

To make sure **you** get the full benefit of **our** cover, there are things that **you** need to do. If **you** do not, it could affect whether **we** pay **your** claims.

If there is anything **we** ask that **you** do not understand then please contact **us** as soon as **you** can.

1. **You** must own **your pet** and both **you** and **your pet** must live at the address shown on **your Certificate of Insurance**. **You** need to tell **us** as soon as possible if **you** no longer own the pet or he/she stops living with **you**. **Your pet's** cover can be affected if **you** provide incorrect information about where **you** or **your pet** live.
2. **You** must pay any premium when it becomes due. If **you** pay by Direct Debit instalments and **you** miss an instalment **you** must pay the outstanding amount within the timescales stated in the reminders **we** send **you**. If **you** do not, **your** policy will be cancelled back to the last day **you** have paid for cover. All cover for **your pet** will stop from that date and no further claims will be paid.
3. **You** must take **your pet** for regular annual check-ups and keep **your pet** vaccinated (in accordance to veterinary advice) against:  
Dogs - distemper, hepatitis, leptospirosis and parvovirus.  
Cats - feline infectious enteritis, feline influenza, feline herpes virus, feline calicivirus and feline leukaemia.

If **you** do not, **we** won't pay any amount for the **illness** that has not been vaccinated against. Homeopathic vaccines are not considered acceptable under this policy.

4. **You** must take all reasonable steps to:

- Maintain **your pet's** health.
- Provide a secure and safe environment for **your pet** to prevent **injury, illness, theft** or straying.
- Control **your pet** to prevent injury to another person or animal and damage or destruction to property.

If **we** state that **you** have not taken reasonable steps and **you** disagree, **you** have the option to request a mutually agreed independent **vet's** or national welfare organisation's opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we** will do the same. **We** will pay any costs relating to this.

5. **You** must take any actions normally recommended by a **vet** to prevent **injury, illness** or disease.
6. **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after he/she shows clinical signs of an **injury** or **illness**. If there is an unreasonable delay in arranging **treatment** and **we** believe this caused additional costs, **we** will not pay these additional costs. If **we** state **your** actions resulted in additional costs and **you** disagree, **you** have the option to request a mutually agreed independent **vet's** opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we** will do the same. **We** will pay any costs relating to this.

7. **You** must contact **us** as soon as possible if an incident happens that could lead to a claim under the 'Third party legal liability' section. For example, (but not limited to) **your** dog causing injury to a third party or damaging third party property. Call **our** specialist liability teams on:

- **01483 218 781** for injury to a third party and

- **01483 218 782** for damage to third party property

The lines are open Monday to Friday, 9am to 5pm, except Bank Holidays. **You** can also email: [casualtyclaims@allianz.co.uk](mailto:casualtyclaims@allianz.co.uk). For any other section of cover **you** do not need to tell **us** about a potential claim or let **us** know that **you** will be making a claim.

8. If **you** have any legal rights against another person in relation to **your** claim, **you** must agree that **we** can take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.
9. **You** must provide and pay for all information, documents, and assistance that **we** request; including **vet** certificates and records, details of any other relevant insurance that may apply, and supporting evidence of any claim and the circumstances around the claim.
10. **You** must tell **us** if **you** have another insurance policy which covers **your pet** for anything this policy covers. If there is any other insurance under which **you** are entitled to make a claim **you** must report the incident to that insurance and tell **us** their name and address and **your** policy and claim number with them. **We** will not make any payment for any incident covered by any other insurance policy.
11. **You** give **us** permission to obtain information from **your vet**, former **vets** or specialist to assist **us** with **your** claim. This includes obtaining any documents **we** need to assess **your** claim. If a charge is made for this, **you** must pay the charge.

## What we will not cover (these apply to all sections of your policy)

All sections of this policy will not cover:

- Any **pet** who is being used for guarding, commercial breeding purposes (this is where **your pet** has had more than 2 litters in its lifetime), track racing, coursing, or used in connection with any business, trade, profession, or occupation (whether **you** are paid or not).
- Any claim caused by, or resulting from:
  - Any disease which is stated as a 'notifiable disease' by a **UK** government body or Act, such as the Animal Health Act 1981 or in an order made under the Animal Health Act 1981. For example, rabies.
  - A disease transmitted from animals to humans.
- Any claim caused by or resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Any claim caused by, or resulting from riot, Civil Commotion, strikers, locked out workers, persons taking part in labour disturbances or Malicious Persons, nationalisation, confiscation, requisition, seizure or destruction by the Government or any public authority.
- Any claim caused by, or resulting from:
  - Any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to such Act of Terrorism.
  - Any action taken in controlling, preventing or suppressing any Act of Terrorism, or in any other way related to such Act of Terrorism.

An Act or Terrorism (Terrorism) means, acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.
- Any claim caused by, or resulting from:
  - Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
  - Any weapon or other device utilizing radioactive material and/or matter and/or ionising radiation and/or atomic or nuclear fission and/or fusion or other like reaction.
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
- Any claims if a government or another official body orders that **your pet** must be vaccinated against illness as part of a compulsory mass vaccination programme. **We** will not pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from illness or another risk.

- Any amount incurred because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your pet**.
- Any claim if **you** break the **UK** laws or regulations, including those relating to animal health or importation.
- Any claim related to a deliberate **injury** or **illness** to **your pet** caused by **you**, anyone who lives with **you**, employees or members of **your** family.
- Any **pet** that is, or is crossed with, an African Crested Dog, Alopekis, American Bandogge, American Bulldog, American Bully, American Mancon, American Pit Bull Terrier, American Staffordshire Terrier, American Staghound, Argentinian Mastiff, Australian Dingo, Bandogge Mastiff, Bandogs, Boar Hounds, Boerboel, Bosanski Ostrodlaki Gonic, Bull Mastiff, Bulldog (American), Bully Kutta, Canadian Inuit, Canary Dog, Cane Corso, Cao Fila, Cattle Dog Azores, Cirneco Dell'Etna, Cirneco Dell'Etna (Imp), Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Grand Bleu de Gascogne, Hound Indian Bear, Inuit, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Laika, Lybian Desert Dog, Mexican Hairless (Imp), Mexican Hairless (Miniature), Mexican Hairless (Standard), Mexican Hairless Intermediate, Neva Masquerade, New Guinea Singing Dog, Northern Inuit Dog, Ovtcharka, Ovtcharka Caucasian, Ovtcharka Central Asian, Ovtcharka Middle Asian, Ovtcharka South Russian, Perro Cimarron, Perro De Pastor Mallorqui, Perro De Pressa Canario, Pit Bull Terrier, Pocket Bully, Pressa Canario, Racing Greyhound, Rottweiler, Russian, Saarloos Wolfhound, Segugios Italiano, Sheepdog Caucasian, Sheepdog Central Asian, Sheepdog Croatian, Sheepdog Egyptian, Sheepdog Himalayan, Shepherd Dog Caucasian, Tahltan Bear Dog, Tamaskan, Thai Ridgeback, Tosa Inu, Treeing Tennessee Brindle, Utonagan, Verelade, Wolf Dog, Wolf Hybrid, Wolfhound Belgian, Wolfhound Czechoslovak, Wolfhound Kunming, Working Sheepdog, XL Bully Type, Yajiviy.
- Any dog that is required to be registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any further amendments to this.

## Section 1: Veterinary fees (treatment to your pet) (when your pet is in the UK and EU countries)

### What is covered?

**We** will pay the cost of the **veterinary treatment your pet** has received, during the **period of insurance**, to treat **illness** or **injury**.

**Your** policy provides an amount of money in each **period of insurance** for **you** to claim for all accidents, **illnesses** and **injuries**. This is called the **maximum benefit** and is shown on **your Certificate of Insurance**.

Every 12 months, if **you** renew **your** policy (without a break), the **maximum benefit** is replenished and **you** will again have the full amount to claim from in the next **period of insurance**. If **your** cover is cancelled or stops for any reason (including when payment is not made), all cover for **your pet** will end and no further claims will be paid.

### What you pay – your excess

The excess is the amount **you** have to pay when **you** make a claim and it is deducted from **your** claim settlement. The excess is payable each **period of insurance**, for each **illness** or **injury**.

This can be a fixed amount or a combination of a fixed amount and a percentage. The excess **you** pay is on **your Certificate of Insurance**.

To understand how **your** excess can change, please read 'How your excess can change' on page 4 for further details.

Example of how to calculate the amount **you** will have to pay in the event of a claim.

A valid claim arises for a dog's **veterinary** fees totalling £300.

Amount Claimed		£300
Less Fixed Excess	£100	£200
Less percentage Excess	10% = £20	£180
Total Excess paid by you	£120	
Total paid by us		£180

### Claim conditions

**You** must send us **your** claim within 12 months of **your pet's treatment**. If **treatment** is ongoing **you** need to send us **your** claims at least once every 12 months. Any claims received after this time will not be covered.

When **you** claim **you** also need to forward us:

- A fully completed claim form.
- Invoices from the **vet** practice or professional that show what **you** are claiming for.
- Your pet's** full clinical history.

### Cover for alternative medicine and complementary therapy

Within **your** 'Veterinary fees' **maximum benefit**, **you** can use a limited amount for **alternative medicine** or **complementary therapy** recommended by **your vet**. This amount is shown on **your Certificate of Insurance**.

Within **your alternative medicine** and **complementary therapy** limit, **we** will cover up to 10 hydrotherapy sessions for each separate **illness** or **injury**. After reaching this limit, no additional sessions of hydrotherapy for that **illness** or **injury** will be covered, even if the hydrotherapy takes place in future **periods of insurance**. Hydrotherapy must be carried out by pool operators who are members of the CHA (Canine Hydrotherapy Association) or NARCH (National Association of Registered Canine Hydro-therapists).

### Cover for prescription food to dissolve urinary stones/crystals

If **your pet** has urinary stones or crystals, **we** will cover up to £100 for food to dissolve them, for a maximum of 60 days in each **period of insurance**. **We** do not cover food as a preventative measure to stop the stones/crystals re-occurring.

No other food is covered, even if prescribed by a **vet**.

### Cover for putting your pet to sleep (Euthanasia)

Within **your** 'Veterinary fees' **maximum benefit**, **you** can claim up to £100 towards the cost of putting **your pet** to sleep (euthanasia) when it is recommended by **your vet** to alleviate incurable and inhumane suffering.

### What is not covered?

- Any **treatment** after the policy has ended.
- Any **pre-existing condition**. It is important to read 'Pre-existing conditions' on page 4 and **our** meaning of 'Pre-existing condition' on page 3 as these will be used to assess any claims **you** submit to determine if a condition is pre-existing.

- Any **injury** that happened or any **illness** that first showed symptoms in the **waiting period**. For **injuries**, this is the first 24 hours of **your pet's** first policy year. For **illnesses**, this is the first 14 days of **your pet's** first policy year. It is important to read 'Injuries and illnesses that happen in your waiting period' on page 5 for further information.
- Any routine or preventative treatments recommended by a **vet** to prevent **injury** or **illness**. **We** also won't pay for any complications that result from these procedures. For example, but not limited to:
  - Killing and controlling fleas.
  - Whelping or kitting.
  - Routine removal of dewclaws.
  - Routine worming.
  - Routine blood tests (for example, before anaesthesia).
  - Bathing, de-matting.
  - General health improvers (examples of health improvers are vitamin tablets or fish oil supplements).
- Any claim or **treatment** for cryptorchidism (retained testicle(s)) unless **your pet** was under 12 weeks of age at the start of the policy.
- The cost of bathing, grooming or de-matting **your pet** unless a **vet** confirms only a **vet** or a member of a **veterinary** practice can carry out these activities.
- Any **treatment** in connection with breeding, pregnancy or giving birth.
- Costs for the following, unless **your vet** confirms that moving **your pet** would seriously endanger their life:
  - Hospitalisation
  - Ambulance charges
  - House calls
- Travelling expenses incurred by **your vet** unless the **vet** deems that to move **your pet** would seriously endanger its health.
- Any claim for any form of housing, cage, or bedding needed for the treatment or wellbeing of **your pet**.
- Any charge for surgical equipment that can be used more than once.
- Any fee charged by **your vet** to complete the claim submission or any ancillary administration fees for example dispensing fees, late payment fees, claim completion fees, administration referral fees to specialist vets, or referral fees and x-ray referral fees.
- Nutritional supplements and vitamins unless prescribed by a **vet** and if they have a proven effect upon an **injury** or **illness** or something directly caused by an **injury** or **illness**.
- Fees for unapproved alternative medicine or complementary therapy (including but not limited to pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage, and faith healing).
- The cost of any **treatment** or **complementary therapy** connected to or resulting from organ transplants and fitting full or partial artificial limbs (prosthesis) with the exception of costs relating to replacement hip, elbow and or knee joints including pre and post-operative care.
- The cost of any **treatment**, or issues arising from **treatment**, that **you** choose to have carried out that is not directly related to an **injury** or **illness**, including cosmetic dentistry or surgery.

17. Any post mortem costs.
18. Any charges in respect of disposal, cremation, or burial of **your pet**.
19. Any overseas treatment costs where the journey abroad was specifically made to obtain treatment or where the **vet** confirms treatment can be delayed safely until **your** return home.

#### Cover for dental treatment

- We'll cover the **treatment** for a dental **accident** or **injury**.
- We'll only cover the **treatment** for a dental **illness** if:
  - **Your pet** has their teeth checked by a **vet** at least once every 12 months, and
  - Any dental **treatment** recommended during this check takes place within 6 months.

We do not cover a routine scale and polish.

#### Cover for behavioural treatment

We cover these costs if the cause of **your pet's** change in behaviour is an **illness** or **injury**, which is covered by this policy. The behavioural treatment must then be carried out by a **vet** or a behaviourist who is a member of The Institute of Modern Dog trainers (IMDT), a Certified Clinical Animal Behaviourist (CCAB) or member of the Association of Pet Behaviour Counsellors (APBC) or Canine and Feline Behaviour Association (CFBA).

To help with your understanding of this cover, we have provided some examples:

	✓ The behavioural treatment is covered	✗ The behavioural treatment is not covered
The dog barks or becomes anxious when a car passes	The dog was involved in a road traffic <b>accident</b> and sustained some <b>injuries</b> , which required veterinary <b>treatment</b> (the costs where covered by this policy). Since the <b>accident</b> , the dog reacts this way towards cars.	The cause of this behaviour is unknown.  The cause of this behaviour is known but it is not because of an injury or <b>illness</b> .
The pet shows aggressive behaviour when being handled	The pet has arthritis and his pain worsens when being handled. <b>Treatment</b> is provided by his <b>vet</b> for the arthritis (and covered by this policy) and the pain reduces. The aggression continues as the pet anticipates the handling will still cause pain.	The cause of this behaviour is an <b>injury</b> or <b>illness</b> which is not covered by this policy.

#### Cover for pheromone products

We cover the cost of pheromone products, including DAP diffusers and Feliway and/or similar feline facial pheromone products if required as part of a behavioural program for a maximum period of six months.

For this insurance, a behavioural programme is a programme written by a **vet** or behaviourist detailing specific techniques to be used and actions to be taken with the aim of permanently changing **your pet's** behaviour. This programme must be written by a person who fulfils the requirements in 'Cover for behavioural treatment'.

We do not cover the cost of these products for any other reason.

#### Cover for out of hours treatment

We cover the cost of **your pet** being treated outside of normal surgery hours if a **vet** confirms that this was essential, as not doing this would seriously endanger **your pet's** health. The **vet** that treated **your pet** must confirm this when **your** veterinary claim is submitted. The extra consultation charge outside normal opening hours is limited to £150. If **your vet** cannot confirm this, we will only cover the charges that would have applied during normal opening hours.

#### Cover for spaying/neutering

We cover the cost of spaying/neutering **your pet** if the procedure is carried out when **your pet** is suffering from an **injury** or **illness** and spaying/neutering is essential to treat that **injury** or **illness**. For example (but not limited to) spaying if **your pet** has pyometra or neutering if **your pet** has a testicular tumour.

We will not cover the cost of:

- Routine spaying/neutering
- Spaying following a false pregnancy or mammary tumour
- Spaying/neutering to treat a behavioural problem
- Spaying/neutering as a preventative solution for any **illness**

#### If your vet and our vet disagree with the claim assessment

If **your vet** and **our vet** disagree about any veterinary issues connected to **your** claim, **you** have the option to request a mutually agreed independent **vet's** opinion. If **you** ask for this, **you** agree to accept the independent opinion and we will do the same. We will pay any costs relating to this.

## Section 2: Third party legal liability (claims against you or your dog) (cover is only in force when your dog is in the UK)

This section does not apply for cats. It applies to all dogs, unless it has been specifically excluded from **your pet's** cover. It is important that **you** check **your pet's** **Certificate of Insurance**, including the exclusions and contact **us** as soon as possible if it is not as **you** expected.

#### What is covered?

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving **your pet** during the **policy period** and **you** are legally responsible, we will pay:

1. Compensation and claimant's costs and expenses, and
2. Legal costs and expenses for defending a claim against **you**.

The **maximum benefit** we will pay for all incidents occurring within the **period of insurance** is shown on **your Certificate of Insurance**.

#### If someone else is looking after your dog when the injury or damage happens

In this section 'you' and 'your' mean **you** or any person looking after or handling **your** dog, as long as:

- **You** gave them permission to look after **your** dog.
- **You** did not agree to pay them (or their family) to look after **your** dog.

#### What you pay – your excess

**You** will pay the first £250 of any compensation, costs and expenses for each incident.

#### We can remove cover for Third party legal liability at renewal

At renewal we can limit or remove this cover based on a review of **your pet's** behaviour. For example (but not limited to) if **your pet** caused **injury** to a person/another animal or shows any aggression. If there is a change to **your** cover, we will write to **you** explaining the change we have made.

At each renewal, we ask **you** about **your** dog's behaviour. The things **you** need to tell **us** about are detailed on **your Certificate of Insurance**. If **you** do not provide **us** with the full and accurate information it can result in a claim not being paid or affect **your** cover.

#### Useful information if an incident occurs

We understand that if **your** dog is in an incident it can be a difficult experience. There are steps **you** can take to help **us** with any claim, including:

- Note the time, date and location
- Take down details of the property damaged or the injuries that occurred
- Obtain third party contact and insurance details
- Take pictures
- Obtain the details of any witnesses

#### Claim conditions

1. **You** need to tell **us** as soon as possible if an incident happens that could lead to a claim. For example, (but not limited to) **your pet** causing injury to a third party or damaging third party property. Call our specialist liability teams on:
  - **01483 218 781** for injury to a third party and
  - **01483 218 782** for damage to third party property
 The lines are open Monday to Friday, 9am to 5pm, except Bank Holidays. **You** can also email: [casualtyclaims@allianz.co.uk](mailto:casualtyclaims@allianz.co.uk).
2. **You** must not admit to anyone that **your pet** was at fault, offer any payment, make a payment, negotiate or try to agree a payment.
3. **You** must forward on to **us** any letters, writs, summons, or other legal documents **you** receive, immediately, and **you** must not answer them.
4. **You** must tell **us** what happened or if **you** do not know, try to find out what happened following an incident. **You** must also give **us** a written statement as to what happened if we ask and go to court if required.
5. **We** will have complete control of any claim or the defense of any legal proceedings.
6. **You** must not give anybody information or anything that could help them claim against **you** other than giving them **your** policy number and **our** name and address.
7. **You** must report the incident to any other insurance company under which **you** are entitled to claim. For example (but not limited to) **your** home and contents insurance. **You** must tell **us** their name and address and **your** policy and claim number with them. **We** will not make any payment for any claim that results from an incident covered by any other insurance.

#### What is not covered?

1. Any claim if the injured person is part of **your** family, lives in **your** home, works for **you**, or is looking after **your pet** or is paid to look after **your pet**.
2. Any claim if the damaged property belongs to **you** or a person who is part of **your** family, lives in **your** home, works for **you**, is looking after **your pet** or is paid to look after **your pet**.
3. Any claim if **you** or a person who is part of **your** family, lives in **your** home, works for **you**, is looking after **your pet** or is paid to look after **your pet** is responsible for, or looking after, the property that is damaged.
4. Any claim for an incident which takes place when **your pet's** in the care of a business or a professional and **you** are paying for their services. For example, but not limited to, when **your pet's** in the care of a dog minder, a dog sitter or at the grooming parlour.
5. Any claim If **you** are the person who is killed, injured or falls ill.
6. Any claim for incident which involves **your** profession, occupation or business.
7. Any claim for an incident which involves the profession, occupation or business of anyone who's employed by **you** or anyone who works for **you** in any way.
8. Any claim for an incident that happens where **you** work.
9. Any claim if **you** are legally responsible only because of a contract **you** have entered into.
10. Cover is not provided at any event of confirmation show, agility event, working trial or Schutzhund competition.
11. Cover is not provided at any organised or recreational shooting or sporting event.
12. Any claim for injury or damage to property which **you** or a family member could have stopped but deliberately chose not to.
13. Any claim where **you** have not followed advice given to **you** by previous owners of **your** dog or by any rehoming organisation about **your** dog's behavioural traits.
14. Any claim whilst **your pet** is being transported in a motorised vehicle.
15. Any claim for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by **your pet**.

### Section 3: Death of your pet (illness) (when your pet is in the UK)

This section only applies if it is shown on your pet's Certificate of Insurance.

We will automatically remove this section of cover at the renewal following your pet's 8th birthday. At this time all cover in this section will stop.

#### What is covered?

We will pay the purchase price for your pet up to the maximum benefit shown on your Certificate of Insurance, if during the period of insurance, he/she:

1. Dies because of an illness, or
2. Has to be put to sleep by a vet to stop the suffering from an illness.

If you are unable to provide us with formal proof of the amount paid for your pet we will pay a current market value based on average prices at the time of your pet's death.

#### Claim conditions

You must send us your claim within 12 months of your pet's death. Any claims received after this time will not be covered.

When you claim you also need to forward us:

- Formal proof of the amount you paid for your pet, and
- Confirmation from your vet that it was necessary to put your pet to sleep, or they passed away, or
- If your vet can't confirm this, you need give us a statement from an independent witness confirming your pet's death.

#### What is not covered?

1. Death caused by an accident.
2. Any pre-existing condition. It is important to read 'Pre-existing conditions' on page 4 and our meaning of 'Pre-existing condition' on page 3 as these will be used to assess any claims you submit to determine if a condition is pre-existing.
3. Any illness that first showed symptoms in the waiting period. This is the first 14 days of your pet's first policy year. It is important to read 'Injuries and illnesses that happen in your waiting period' on page 5 for further details.
4. Any claim where the illness is not covered claim under Section 1 Veterinary fees.
5. Any claim where your pet is put to sleep due to aggression unless this can be attributed to an illness.
6. Any claim if a vet believes it is more humane to keep your pet alive rather than put it to sleep, but despite this you still have your pet put to sleep.
7. Any amount for having your pet cremated or buried.

### Section 4: Death of your pet (injury) (when your pet is in the UK)

You can claim under this section of the policy no matter the age of your pet.

#### What is covered?

We will pay the purchase price for your pet up to the maximum benefit shown on your Certificate of Insurance, if during the period of insurance, he/she:

1. Dies because of an injury, or
2. Has to be put to sleep by a vet to stop the suffering from an injury.

If you are unable to provide us with formal proof of the amount paid for your pet we will pay a current market value based on average prices at the time of your pet's death.

#### Claim conditions

You must send us your claim within 12 months of your pet's death. Any claims received after this time will not be covered.

When you claim you also need to forward us:

- Formal proof of the amount you paid for your pet, and
- Confirmation from your vet that it was necessary to put your pet to sleep, or they passed away, or
- If your vet can't confirm this, you need give us a statement from an independent witness confirming your pet's death.

#### What is not covered?

1. Death caused by from illness.
2. Any pre-existing condition. It is important to read 'Pre-existing conditions' on page 4 and our meaning of 'Pre-existing condition' on page 3 as these will be used to assess any claims you submit to determine if a condition is pre-existing.
3. Any injury that first showed symptoms in the waiting period. This is the first 24 hours of your pet's first policy year. It is important to read 'Injuries and illnesses that happen in your waiting period' on page 5 for further details.
4. Any claim where the injury is not covered claim under Section 1 Veterinary fees.
5. Any claim where your pet is put to sleep due to aggression unless this can be attributed to an injury.
6. Any claim if a vet believes it is more humane to keep your pet alive rather than put it to sleep, but despite this you still have your pet put to sleep.
7. Any amount for having your pet cremated or buried.

### Section 5: Advertising Costs (if your pet is lost or stolen) (when your pet is in the UK)

#### What is covered?

If your pet is lost or stolen, during the period of insurance, we will pay the cost of producing missing posters/leaflets and advertising in a local newspaper, the internet or social media.

We will pay up to the maximum benefit as shown in your Certificate of Insurance for all incidents in each period of insurance.

#### Claim conditions

You must send us your claim within 12 months of your pet going missing. Any claims received after this time will not be covered.

#### What is not covered?

1. More than £50 towards the cost of you making your own advertising materials. When you claim you need to provide a copy of the poster, tell us how many you made and the costs you are claiming.
2. Any costs other than producing missing posters/leaflets and advertising in local newspapers, the internet or social media.

### Section 6: Reward Costs (if your pet is lost or stolen) (when your pet is in the UK)

#### What is covered?

If your pet is lost or stolen, during the period of insurance, we will pay for the reward offered and paid for the recovery of your pet. We will pay up to the maximum benefit shown in your Certificate of Insurance for all incidents in each period of insurance.

#### Claim conditions

You must send us your claim within 12 months of your pet going missing. Any claims received after this time will not be covered.

When you claim you also need to forward us a signed receipt giving the full name, address and telephone number of the person who found your pet.

#### What is not covered?

1. Any reward to anyone who is a member of your family or household or by any person employed by you or living with you.
2. Any reward paid to the person who was caring for your pet when it was lost or stolen.

### Section 7: Theft and Straying (if your pet is lost or stolen) (when your pet is in the UK)

#### What is covered?

If your pet is lost or stolen, during the period of insurance, and has not returned after 45 days, we will pay the amount you paid for them. We will pay up to the maximum benefit shown on your Certificate of Insurance.

If you are unable to give us formal proof of the amount paid for your pet, we will pay a current market value based on average prices at the time your pet was lost/stolen.

#### Claim conditions

You need to follow the below, if you do not, we can refuse a claim.

- Send us your claim within 12 months of your pet going missing.
- If your pet was stolen, report this to the police within 24 hours and get a crime reference number.
- If your pet was not stolen, report them missing to either their microchip provider, a local rescue centre or local vet practice within 5 days.
- Try to find your pet by advertising his/her loss and send us evidence of advertising or a reward being offered.

#### What is not covered?

1. If your pet is lost, stolen or strays before or during the first 14 days of taking out this policy.
2. Any amount if you or the person looking after your pet has deliberately lost them, given them away or sold them.



## Section 8: Boarding fees (when your pet is in the UK)

### What is covered?

We will pay the cost of boarding **your pet** in a licensed boarding establishment, or up to £30 a day towards daily minding, if during the **period of insurance**:

1. **You** have an illness or injury which requires **you** to go into hospital for 4 or more days, or
2. A family member who permanently resides with **you** has an illness or injury which requires hospitalisation for 4 or more days and no other member of **your** family permanently residing with **you** is able to look after **your pet**.

We will pay up to the **maximum benefit** on your **Certificate of Insurance** for all hospitalisation during the **period of insurance**.

### Claim conditions

**You** need to send **us your** claim within 12 months of the stay in hospital. We will not cover any claims received after this time.

When **you** claim **you** also need to forward **us**:

- A medical certificate showing the dates of the hospital stay and the condition/symptoms that led to the stay.
- The receipt from the boarding kennels/cattery or the person caring for **your pet**.

### What is not covered?

1. Claims during the first 14 days of the commencement of insurance.
2. Any costs if **you** are in hospital for less than 4 days.
3. Any costs if **you** or **your** family member who permanently resides with **you** goes into hospital if **you** or they had symptoms of being ill or injured before **your** policy first started.
4. Any costs for dates before **you** or **your** family member went to hospital or dates following **your** or **your** family member's discharge from hospital.
5. Any costs if **you** or **your** family member who permanently resides with **you** goes into hospital as a result of pregnancy, giving birth, alcoholism, drug abuse, drug addiction, attempted suicide, self-harm or hospitalisation that is not directly related to being ill or injured.
6. Any costs resulting from nursing home care or any convalescence care that **you** do not receive in a hospital.
7. Any stay in hospital that **you** were aware could happen when **you** arranged the policy.
8. Transportation costs for **you** and **your pet** to or from the boarding kennel/cattery establishment.
9. Any payment to a person permanently living at the address shown in **your policy schedule** or member of **your** family.

## Section 9: Holiday cancellation/ curtailment (when your pet is in the UK and EU countries)

### What is covered?

We will pay **you** up to the **maximum benefit** shown on your **Certificate of Insurance** (for all **holidays** during the **period of insurance**) for the non-recoverable cancellation and curtailment costs incurred by **you** if, during the **period of insurance**:

1. **You** cancel **your holiday** within 7 days of **you** leaving to go on **holiday**, or
2. **You** come home early from **your holiday**, because **your vet** believes **your pet** needs lifesaving treatment.

### Claim conditions

**You** need to send **us your** claim within 12 months of **your** return. We will not cover any claims received after this time.

When **you** claim, **you** also need to forward **us**:

- Confirmation from a **vet** that **your pet** needed lifesaving treatment.
- All receipts for the expenses **you** are claiming, along with a booking invoice for the **holiday** detailing any cancellation charges.
- Confirmation that **you** are unable to claim these costs back from **your** travel providers.

### What is not covered?

1. Claims during the first 14 days of the commencement of **your** policy.
2. Any claim where the lifesaving **veterinary treatment** is not covered under Section 1 Veterinary fees.
3. Any amount as a result of an **illness** or **injury** that first showed clinical signs or happened more than 7 days before the start date of **your holiday**.
4. Costs for anyone else who is on **holiday** or who is going to be on **holiday** with **you**. Unless they are under 18 years of age and no other adult is able to take care of them.
5. If **you** booked **your holiday** less than 28 days before **you** were due to leave.
6. If **you** cancel **your holiday** or come home early as a result of any **pre-existing condition**.
7. If **you** knew about the **injury** or **illness** before going on **holiday** and the **injury** or **illness** was likely to necessitate emergency **treatment**.
8. Any additional costs which are incurred, e.g. if **you** fail to arrive on time at the airport/ferry port.
9. If **you** can get these expenses back from anywhere else, for example, from **your** travel insurance.
10. Any cost for food for **you** or **your pet**.
11. Any additional cancellation charges incurred because of a delay in **you** telling the company providing **your** transport or accommodation, their agents or any person acting for **you**, that **you** had to cancel **your holiday**.

## Cancellation

### When you can cancel your policy

**You** can cancel **your** policy at any time:

- If **you** cancel in the first 14 days after **your** renewal date, **we** will refund any amount **you** have paid for cover after that renewal date.
- If **you** cancel at any other time, **we** will refund any amount **you** have paid for cover after the cancellation date.

### When we can cancel your policy

**We** can cancel this policy if **you**:

1. Don't make payments when due,
2. Have been dishonest or fraudulent with any dealings with **us**, or
3. Use threatening or abusive behaviour towards a member of **our** staff.

**We** will do this by giving notice in writing to **your** last address notified to **us**. **Your** last given address may include an email address given by **you**.

### Cover following cancellation of a policy or removal of a section

If a section of cover is removed from **your** policy all cover in that section stops on the date the section is removed.

If **your** policy is cancelled or comes to an end for any reason, all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** must keep **your** policy running and continue to make **your** payments during this time.

## I'm having financial difficulty

If **you** are paying for this insurance monthly and **you** think **you** may be unable to meet **your** regular policy payments, please contact **us** as soon as possible.

**We** have specialists on hand who can agree how best **we** can help with **your** financial situation.

There are several ways **we** may be able to help, including moving **your** payment dates.

Don't wait until **you** miss a payment as **we** can help **you** in advance. **We** ask that **you** don't cancel **your** payments or direct debits as this can result in **your policy** being cancelled and **we** don't want **you** to be left uninsured, please get in touch with **us** as soon as **you** can.

If **you're** paying annually, please review **your** cover and check that it meets **your** requirements, and again, please contact **us** to discuss how **we** can help **you**.

Additional financial help is available externally from Money Helper which is a free service provided by the Money and Pensions Service: [www.moneyhelper.org.uk/debt-advice-locator](http://www.moneyhelper.org.uk/debt-advice-locator).

## Claims

**We** will never guarantee payment of a claim over the telephone. If **you** want to make a veterinary fees claim, the fastest and simplest way to send **us your** claim is to have **your vet** submit it electronically for **you**.

If **you** are claiming for something else, or **your vet** cannot submit a claim for **you**, **you** must complete **your** sections of the claim form and send **us** any supporting documents requested in the 'Claim Conditions' section **you** are claiming under. **You** can get a claim form from **our** website, [mipetcover.co.uk](http://mipetcover.co.uk) or by calling **us** on **0330 0570646**.

For veterinary fees, **your vet** must fill in their part of the claim form and send **your pet's** full medical history to **us** within 12 months of **your pet** receiving **treatment**. **We** only accept invoices that are on a **veterinary** practice headed paper and contain VAT amounts and a VAT number if **your vet** is VAT registered.

**You** will be responsible for any costs charged for the completion of the form. Send **your** claim form and supporting documents to:

Email: [mipetcoverclaims@petcoverservices.com](mailto:mipetcoverclaims@petcoverservices.com)

Post: MiPet Cover, Kempton House, Kempton Way, Dysart Road, Grantham, NG31 7LE

If it is more convenient and **your vet** agrees, **we** can pay claims directly to **your vet**, after deductions. **You** can tell **us** to do this when **you** make a claim. If **you** have asked **us** to pay **your vet** **we** will send payment directly to **your vet** and if there is any amount other than the fixed excess and variable excess that **we** cannot pay because the costs are not covered **we** will tell **you** in writing. **You** must settle with your vet any amount not covered under this **policy**.

## Fraud

Fraud increases **your** premium and the premiums of all policyholders.

If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

**We** will not pay **your** claim and **we** can void **your** policy, inform the relevant authorities/other organisations and record the details on anti-fraud databases. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void your policy' means **we** will cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must repay **us** any claim payments that **we** have made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent. If any other insurer asks if **you** have had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** do not, this can invalidate any insurance policy **you** hold with any insurer who asks.



## Complaints procedure

When we reference 'we', 'us', 'our' in this section, we mean Petcover EU Limited.

Our aim is to get right, first time, every time. If **you** have a complaint we will try to resolve it straight away. If we are unable to, we will confirm we have received **your** complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let **you** know when an answer may be expected.

If we have not resolved the situation within eight weeks we will issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service. If **you** have a complaint please contact the Customer Satisfaction Manager at: MiPet Cover, Kempton House, Kempton Way, Dysart Road, Grantham, NG31 7LE

Telephone: **0330 0570646**

Email: [mipetcover@petcoverservices.com](mailto:mipetcover@petcoverservices.com)

**You** have the right to refer **your** complaint to the Financial Ombudsman, free of charge – but **you** must do so within six months of the date of the final response letter. If **you** do not refer **your** complaint in time, the Ombudsman will not have our permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR  
Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Telephone: **0800 0234567** or **0300 1239123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using our complaints procedure or contacting the FOS does not affect **your** legal rights.

## Allianz Privacy Notice

### How We Use Personal Information

#### Introduction

This notice explains how we collect, store, and share personal information. Your privacy and personal information are important to us, and we are committed to keeping it protected. We've tried to make this notice as clear and transparent as possible, so you are confident about how we use your information. As data controller, we are responsible for decisions about how your information will be processed and managed. You will also find details below regarding your rights under data protection laws and how to contact us.

#### 1. Who we are and whose personal information we collect

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, and Liverpool Victoria Insurance Company Limited, who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group. Please see link for a detailed list of these companies here: <https://www.allianz.co.uk/about-allianz/our-organisation.html#azuk>. When we say "you" and "your" and "individuals" in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses
- anyone who has a business relationship or transacts business with us or provides us with a service, such as brokers, intermediaries and animal breeders

#### 2. The personal information we collect

The information we collect will depend on our relationship with you. We collect the following types of personal information so we can complete the activities in Section 2: How We Use Personal Information:

- basic personal details such as name, age, contact details and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- data relating to children in some circumstances, for example where the child is a beneficiary under a policy or is involved in a claim
- financial details such as direct debit or payment card information
- photographs and/or video, including surveillance to help us manage policies and assess claims
- identification checks and background insurance risk details including previous claims information
- information collected from your devices relating to your use of our websites, including via the use of cookies (see Section 6 Where we collect personal information below)
- accessibility details if we need to make reasonable adjustments to help
- business activities, such as goods and services offered

In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:

- your current or former physical or mental health
- criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)

#### 3. Where we collect personal information

We collect personal information direct from individuals, their representatives or from information they have made public, for example, on social media.

We also collect personal information from other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for our products
- other involved parties, for example, claimants, witnesses or business partners
- other Allianz UK Group companies

#### 4. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims and carry out engineering inspections to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations

Customers with MiPetCover branded pet insurance products and policies will be excluded from any marketing activities.

We also use personal information for the legitimate needs of our business. This includes, but is not limited to:

- managing our business
- conducting market research and enhancing customer service
- managing our relationships with business partners
- developing and improving our administration, security services and insurance applications
- providing a service that keeps our customers and suppliers safe by identifying vulnerability to better meet their needs
- We share your information with other Allianz UK Group companies when you submit an insurance application and or claim for the purposes of fraud detection and prevention. Please refer to Section 7, to understand how we share your data in further details.

There is no obligation to provide us with personal information, but we cannot provide our products and services without it.



Anyone whose personal information we hold has the right to object to us using it.

They can do this anytime by telling us and we will consider the request and either stop using their personal information or explain why we are not able to. Further details can be found below.

## 5. Sharing personal information

We only share your information when necessary for the purposes stated in Section 2: How We Use Personal Information.

We may share personal information with:

- other Allianz UK Group companies
- other companies within the global Allianz Group (visit [www.allianz.com](http://www.allianz.com) for more details)
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- our approved suppliers to help deal with claims or manage our benefit services, for example, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, administrators, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to us or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE) and network organisations of which you are a member
- providers of data services and data analysts who support us with developing our products and enhancing customer service and experience
- external agencies for market research purposes
- any organisation where you have agreed for them to receive that data as part of the terms and conditions of your membership or affiliation
- third parties in connection with the sale, transfer or disposal of our business

## 6. How long we keep personal information

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

## 7. Transferring personal information outside the UK

We, or third parties acting on our behalf, may need to transfer personal information outside of the UK. In such cases as this is necessary, we shall ensure that any transfer of personal information has adequate safeguards in place to protect your data and privacy rights. Where we transfer to suppliers outside the UK, we ensure that contractual obligations are put in place to maintain the equivalent levels of data protection as we would administer.

For more information about data transfers and the safeguards we have in place, please contact our Data Protection Officer using the details in Section 11.

## 8. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so please contact us using the details in Section 10: Know Your

Rights and we will review the decision. To do so they should contact us by emailing us at [ACCCSM@ALLIANZ.CO.UK](mailto:ACCCSM@ALLIANZ.CO.UK)

## 9. Cookies and similar technologies

Please refer to the MiPetCover Cookie Policy here - <https://www.mipetcover.co.uk/terms-and-conditions/#cookie-policy> to understand cookies in detail and to manage your cookie preferences.

## 10. Know your rights

Any individual whose personal information we hold has a number of rights in relation to how that information is processed by us. You have the following rights:

- **The right to object** – individuals can object to us processing their data and we will either agree to stop processing or explain why we are unable to
- **The right of access** – individuals can request a copy of their personal information we hold, subject to certain exemptions (a subject access request)
- **The right of rectification** – individuals can ask us to update or correct their personal information to ensure its accuracy
- **The right to erasure** – individuals can ask us to delete their personal information from our records if it is no longer needed for the original purpose
- **The right of restriction** – individuals can ask us to restrict the processing of their personal information in certain circumstances
- **The right to data portability** – individuals can ask for a copy of their personal information, so it can be used for their own purposes
- **The right to withdraw consent** – individuals can ask us, at any time, to stop processing their personal information, if the processing is based only on individual consent
- **The right to make a complaint** – individuals can complain if they feel their personal information has been mishandled. We encourage individuals to come to us in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) [www.ico.org.uk](http://www.ico.org.uk)

If you wish to exercise any of these rights, you can do so by contacting our Data Rights team:

Phone: **0208 231 3992**

Email: [datarights@allianz.co.uk](mailto:datarights@allianz.co.uk)

Address:

Allianz Insurance PLC

PO box 5291

Worthing

BN11 9TD

## 11. Allianz (UK) Group Data Protection Officer contact details

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Phone: **0330 102 1837**

Email: [dataprotectionofficer@allianz.co.uk](mailto:dataprotectionofficer@allianz.co.uk)

Address:

Allianz Insurance PLC

PO box 5291

Worthing

## 12. Changes to our Privacy Notice

This Privacy Notice was last updated in February 2025.

Occasionally it may be necessary to make changes to this notice.

When that happens, we will provide an updated version at the earliest opportunity. The most recent version will always be available on our website - <http://www.allianz.co.uk/privacy-notice.html>

## 13. Allianz Binding Corporate Rules (BCRs)

The Allianz BCRs provides you with information on the rules governing the international transfer of personal data between Allianz Group companies operating in the European Economic Area (EEA) and Allianz Group companies outside that area.

The BCRs also describes your rights in respect of such transfers, what to do if you want to exercise your rights or complain about such transfers, and how to contact us.

The latest Allianz Binding Corporate Rules can be found here - <https://www.allianz.com/en/privacy-statement.html#bindingcorporaterules>

An up-to-date list of Allianz Group companies have committed to comply with the Allianz BCRs can be found here – <https://www.allianz.com/en/privacy-statement.html#bcccompanies>

# PetCover Data Privacy Notice

## 1. Who we are

When we refer to “we”, “us” and “our” in this notice it means Petcover EU Limited.

When we say “you” and “your” in this notice, we mean anyone whose personal information we may collect, including:

- Anyone seeking an insurance quote from us or whose details are provided during the quotation process
- Policyholders and anyone named on or covered by the policy
- Anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

## 2. How we use personal information

We use personal information in the following ways:

- To provide quotes, administer policies and policyholder claims to fulfil our contract with the insurer for your policy, Allianz Insurance plc
- To administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations

You are not obliged to provide us with personal information, but we cannot provide our services without it.

**You have the right to object to us using your personal information.**

**You can do this at any time by telling us and we will consider your request and either stop using your information or explain why we are not able to. Further details can be found in Section 10 “Know your rights”.**

## 3. Marketing

We only market to customers for whom we have specific permission to do so. As it stands, you will be excluded from any marketing activities.

## 4. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims. If you disagree with the outcome of an automated decision, please contact us using the details in section 10.

## 5. The personal information we collect

We collect the following types of personal information about you, so we can complete the activities in section 2, “How we use personal information”:

- Basic personal details such as name, age, address and gender
- Family, lifestyle and social circumstances, such as marital status, dependants and employment type
- Financial details such as direct debit or payment card information
- Photographs and/or video to help us manage policies and assess claims
- Tracking and location information if it is relevant to your policy or claim
- Identification checks and background insurance risk details including previous claims information
- Medical information if it is relevant to your policy or claim
- Criminal convictions if it is relevant to your policy or claim
- Accessibility details if we need to make reasonable adjustments to help
- Business activities if it is relevant to your policy or claim.

## 6. Where we collect personal information

From you, your representatives or from information you have made public, for example on social media. From other persons or organisations, for example:

- Credit reference and/or fraud prevention agencies
- Emergency services, law enforcement agencies, medical and legal practices
- Veterinary practices, animal charities, pet shops and breeders
- Insurance industry registers and databases used to detect and prevent insurance fraud, for example the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- Insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide services for our products
- Other involved parties, for example claimants or witnesses.

## 7. Sharing personal information

We may share your personal information with:

- Other companies connected to Petcover EU Limited, including the insurer Allianz Insurance plc
- Credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- Our approved suppliers to help deal with claims or provide our benefit services, for example vehicle repairers, veterinary advisors, legal advisors and loss adjusters

- Other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to us or you, for example the Claims and Underwriting Exchange (CUE)

#### 8. Transferring personal information outside the UK

We use servers located in the UK and Australia to store your personal information where it is protected by laws equivalent to those in the UK. We may transfer your personal information to other companies who work with Petcover EU Limited to enable us to manage your insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCRs) which are our commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If you would like more information about the BCRs please contact our Data Protection Officer.

Some of our suppliers have servers outside the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for your personal information.

#### 9. How long we keep personal information

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

#### 10. Know your rights

You have the right to:

- Object to us using your personal information. We will either agree to stop using it or explain why we are unable to (the right to object)
- Ask for a copy of the personal information we hold about you, subject to certain exemptions (data subject access request).
- Ask us to update or correct your personal information to ensure its accuracy (the right of rectification)
- Ask us to delete your personal information from our records if it is no longer needed for the original purpose (the right to be forgotten)
- Ask us to restrict the use of your personal information in certain circumstances (the right of restriction)
- Ask for a copy of the personal information you provided to us, so you can use it for your own purposes (the right to data portability).
- Complain if you feel your personal information has been mishandled. We encourage you to come to us in the first instance, but you are entitled to complain directly to the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk)
- Ask us, at any time, to stop using your personal information, if using it based only on your consent (the right to withdraw your consent).

If you wish to exercise any of these rights, you can do so by contacting our Customer Satisfaction Manager:

Petcover EU Limited  
 4 Bridge Road Business Park Bridge Road  
 Haywards Heath West Sussex RH16 1TX  
 Email: [info@petcover.uk.com](mailto:info@petcover.uk.com)  
 Phone: **01444 708850**

#### 11. Data protection officer contact details

If you have any queries about how we use your personal information, please contact us at:

Petcover EU Limited  
 4 Bridge Road Business Park Bridge Road  
 Haywards Heath West Sussex RH16 1TX  
 Email: [info@petcover.uk.com](mailto:info@petcover.uk.com)  
 Phone: **01444 708850**

#### 12. Changes to our Privacy Notice

Occasionally it may be necessary to make changes to this notice. When that happens we will provide you with an updated version at the earliest opportunity. The most recent version will always be available on our website [www.mipetcover.co.uk](http://www.mipetcover.co.uk).

## Helplines

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

#### Find a CVS Practice

If **you** or **your pet** are away from home whilst in the **United Kingdom**, Northern Ireland and the Isle of Man and **your pet** needs urgent veterinary care, this Policy gives **you** access to our help lines so **we** can identify the nearest **vet** for **you**.

Telephone: **0808 164 8008**

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

#### Bereavement Counselling

No one can prepare **you** for the loss of a beloved pet. For free support **you** can contact The Blue Cross Pet Bereavement Support Service on **0800 448 0757** between 8.30am and 8.30pm or email

[pbssmail@bluecross.org.uk](mailto:pbssmail@bluecross.org.uk)

#### Legal helpline

Receive free legal advice 24 hours a day, 365 days a year on any personal legal matter including pet-related issues and disputes from Lawphone. Call **0344 209 0516** and quote reference number MP36998.

**You** will be asked for a brief summary of the problem, which will be passed on to an adviser to return **your** call. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland.

## How to contact us

Telephone: **0330 0570646**

By email

About your policy - [mipetcover@petcoverservices.com](mailto:mipetcover@petcoverservices.com)

About a claim - [mipetcoverclaims@petcoverservices.com](mailto:mipetcoverclaims@petcoverservices.com)

In Writing

MiPet Cover,  
 Kempton House,  
 Kempton Way,  
 Dysart Road,  
 Grantham,  
 NG31 7LE

## You can get this and other documents in Braille, large print or on audiotape by contacting us.

CVS (UK) Limited (registered in England and Wales No. 03777473), registered office address: CVS House, Owen Road, Diss, Norfolk IP22 4ER. CVS (UK) Limited is an Introducer Appointed Representative of Allianz Insurance plc (details below). CVS (UK) Limited is not part of the Allianz (UK) Group. Introductions for MiPet Cover are made by CVS (UK) Limited. Allianz Insurance plc (registered in England and Wales No. 84638, Financial Services Register No. 121849), Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is the insurer that underwrites the cover for MiPet Cover. MiPet Cover is arranged and administered by Petcover EU Limited (registered in England and Wales No.10001319, Financial Services Register No. 747757), registered office address: Unit 4 Petcover, Bridge Road, Haywards Heath England, RH16 1TX. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 121849. Petcover EU Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No.747757 and is not part of the Allianz (UK) Group.

The details above can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).



**MiPetCover**

**0330 0570646**  
**mipetcover.co.uk**

