To ensure the best claims service, always phone us before making an appointment to visit your vet.

look after your pets

...your policy

Advanced cover

Pet Insurance ...all you need to know

direct line™

A GOOD DEAL BETTER

Welcome to Direct Line Pet Insurance

Thank you for insuring your pet with us.

As long as you keep to the conditions of the insurance, we agree to provide you with one calendar month of cover for each monthly payment we receive from you from the start date of the insurance. If you miss a monthly payment or pay it late, we will assume you have cancelled this policy. All cover will then end from the date the premium was due.

This policy and the policy schedule are evidence of the contract between you (the policyholder) and us (Direct Line Insurance plc). Our contract with you is based on the information that was provided by you or on your behalf. You must tell us if this information is incorrect or if it changes. If you do not, it could affect your cover.

During any period of insurance, we will insure the pets named on the policy schedule for those sections listed on your policy schedule under the conditions set out in this policy. Any special excesses, limits or endorsements shown on the policy schedule or in a separate document also form part of the contract.

You must read the policy, policy schedule and any endorsements as one document. Any word or expression that is defined as having a particular meaning will have the same meaning wherever it appears in these documents. English law will apply to this insurance unless we agree otherwise in writing. Direct Line Insurance plc is authorised and regulated by the Financial Services Authority.

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Important information

Your right to cancel

If this cover does not meet your needs, please return all your documents within 14 days to Direct Line Insurance, Headrow Court, The Headrow, Leeds LS1 5HX. We will return any premium paid in full as long as no claims have been made on the policy during that time.

How to complain

If you ever need to complain, please call us on our priority number **0845 246 8246**. If your complaint relates to a claim, please contact your claims handler whose details will be shown in your claims documents.

If you want to write, please address your letter to:

- for claims-related complaints, the Regional Customer Service Manager at the address shown on your claims documents; or
- for all other complaints, the Head of Sales and Customer Services at the Bristol address shown on your schedule.

If we cannot sort out the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is **South Quay Plaza, 183 Marsh Wall, London E14 9SR. Phone: 0845 080 1800**.

Details about our regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. Registration number 202684. The Financial Services Authority website (**www.fsa.gov.uk**) includes a register of all regulated firms. Or, you can contact the Financial Services Authority on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**

Statement of needs

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs.

*Your information

Who we are

Direct Line Pet Insurance is arranged and underwritten by Direct Line Insurance plc.

You are giving your information to Direct Line Insurance plc. Direct Line Insurance plc are members of The Royal Bank of Scotland Group (The Group). In this Information statement '**we**' '**us**' and '**our**' refers to Direct Line Insurance plc unless otherwise stated.

For information about our Group of companies please visit **www.rbs.com** and click on '**About Us**', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- develop our services, systems and relationships with you;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

Where we have your permission; or

where we are required or permitted to do so by law; or

to other companies who provide a service to us or you; or

where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

*Your information (continued)

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your husband, wife or partner who may call on your behalf. If you would like someone else to be able to regularly deal with your policy for you, please let us know. In some exceptional circumstances, we may also deal with other people who call us on your behalf, with your permission. If at any time you would prefer us to deal only with you, please call to let us know.

Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Automatic renewals

Each year we will write to you before the anniversary of your policy to tell you about any changes to the premium or policy terms. As this is a monthly contract, which runs for 12 successive months, the policy will automatically continue and we will continue to take payments unless you tell us to stop.

Definitions

Certain words or expressions in your policy and policy schedule have a particular meaning wherever they appear. These are explained below.

We, our, us Direct Line Insurance plc and its agents.

You, your The person named on the schedule who is responsible for the pet.

Your family Your husband, wife, partner, children, parents, or other relatives who normally live with you.

Carrier A transport company approved by the Government to carry animals under the Pet Travel Scheme.

Condition Any injury, illness, disease or any symptoms or signs of injury, illness or disease, including related problems, no matter where these are noticed or happen in or on your pet.

Pre-existing condition Any condition or symptoms, or signs of injury, illness or disease, that happen or exist in any form before the start of this insurance.

Recurring condition A condition that may come back or that the pet is prone to, no matter how many times the condition comes back or how many areas of the body are affected.

Complementary therapy Manipulative therapy carried out by a suitably qualified person that has been specifically recommended by, and can be justified by, your vet. Or, other alternative therapy provided directly by a vet who is properly trained to do so.

Injury Damage to one or more parts of your pet's body as a result of one accidental cause.

Journey A holiday or trip to a qualifying country included in the Pet Travel Scheme (PETS) that starts and ends in the United Kingdom during a period of insurance.

Period of insurance A calendar month for which you have paid us the agreed premium.

Pet The animal or animals named in the policy schedule.

Pet passport The official UK Pet Travel Scheme documents provided by a vet who has the Government's authority to do so.

Pet Travel Scheme (PETS) The Government scheme that allows you to take your pet to certain qualifying countries and to re-enter the United Kingdom without putting your pet into quarantine, as long as you have met the rules of the scheme.

Definitions (continued)

Policy period	A period continuing for 12 calendar months beginning on the start date of the insurance. Each 12 month policy period beginning on the anniversary of the start date of the insurance.
Treatment	Any necessary examination, consultation, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care provided by a vet during a period of insurance.
Underwriter, underwritten	The company providing the insurance cover under this policy.
United Kingdom (UK)	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Vet	A qualified veterinary surgeon currently registered to practise in the country in which treatment is received.
Vet's fees	Reasonable and necessary fees charged by a vet to provide treatment of a condition.

General conditions

The following conditions apply to the whole of the policy.

1. Your pet must not be less than eight weeks old or older than the age set out in the policy schedule on the start date of the insurance.
2. Your pet must be in good health on the start date of the insurance. If covered to go on a journey (travel overseas cover – section 8), your pet must be in good health and fit to travel at the start of your journey.
3. You and your pet's main home must be in the United Kingdom. If travelling on a journey, your pet must not have been outside the qualifying countries included in the Pet Travel Scheme in the six months immediately before the start of your journey.
4. Your pet must not fall under the restrictions of the Dangerous Dogs Act 1991, the Dogs (Northern Ireland) Order 1983, or any changes to those laws.
5. You must take proper care of your pet at all times and pay to have any treatment normally recommended by a vet to prevent illness or injury.
6. Your pet must wear a collar that shows details that will allow you to be reunited with your pet whether in the United Kingdom or on a journey.

7 Wherever possible you must contact us before any costs for which you may wish to claim arise.

8 You must provide and pay for all the information, documents and help that we need. This includes vet certificates and records, and details of any other relevant insurance that may apply.

9 If we ask you to take your pet to a vet of our choice, you must do so.

10 If there is any disagreement between your vet and our vet, an independent vet that we and you agree to will be appointed and act as arbiter to settle the dispute. We and you must keep to their decision.

11 If you or anyone acting on your behalf makes a false, fraudulent or exaggerated claim, or any claim involving dishonesty, we will reject your claim and cancel this policy immediately.

12 If you fail to keep to the conditions of this insurance, all cover may be invalid from the start date of the insurance.

13 We may take over and deal with in your name any claim made under this policy.

14 We will only refund your premium if you let us know that you do not need cover within 14 days of receiving the policy and no claims have been made.

15 We will cancel your policy if you do not pay your premium. All cover will end and no further claims will be paid including previously registered claims where any ongoing costs continue to arise.

16 We may change any details relating to your policy and premium on each anniversary date of the start of your insurance policy and your pet's claims history may be taken into account.

17 You agree that we may see all the records that any vet has about your pet.

18 We may release information about your pet insurance policy to any vet who has either treated your pet or is about to treat your pet.

19 We may end this insurance by sending you at least 21 days' written notice to your last known address. You may cancel this policy at any time by contacting us at the address shown on your schedule. Your policy will continue until your next direct debit is due and will be cancelled from the end of that period of insurance when all cover will end and no further claims payments will be made.

20 We will not make any payment for any claim that results from an incident covered by other insurance.

21 It is your responsibility to check the accuracy of all information provided on or with a claim form by a vet or anyone else.

General conditions (continued)

If you have overseas travel cover (section 8), the following will also apply.

22 Your pet must not work on a journey (other than as a registered guide dog or hearing dog) unless we have agreed to this in writing.

23 If you are travelling on a journey with your pet, you must meet all the conditions of the Pet Travel Scheme. This includes, but is not limited to, having a current pet passport for your pet and any other documents needed under the Pet Travel Scheme.

24 You must not make more than three journeys (and of no more than 30 days each) in a policy period, unless we agree to this in writing.

General exclusions

The following exclusions apply to the whole policy.

We will not pay for the following.

1 Any claims under any section of the policy where the premium has not been paid.

2 Any claim for, or in connection with, any illness or disease arising during the first 14 days of your pet being covered.

3 Any claim that is in any way connected with a pre-existing condition.

4 Any claim as a result of a condition that a routine vaccination is available for, unless treatment is needed because the vaccine has not worked.

5 Any claim that is in any way linked to vicious tendencies or behavioural problems your pet showed signs of before cover started.

6 Any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting your pet to a vet, loss of earnings due to time off work or the cost of pet mobility aids.

7 Any claim as a result of a malicious act, deliberate injury or negligence.

8 Any claim where your pet has been used for commercial, guard, breeding, security or working purposes, or for racing.

9 Any claim as a result of your pet worrying livestock.

10 Any loss where United Kingdom animal health or import laws have been broken.

11 Any claim where your pet is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so.

12 Any claim as a result of radioactive contamination, terrorism, war or riot.

13 Any claim caused by or in any way related to a condition that is excluded either on your policy schedule or in a separate endorsement letter.

14 Any costs that we do not consider reasonable or necessary. To help us determine what is reasonable and necessary we may seek guidance from other veterinary practices or independent loss adjustors and we will only pay for costs that we consider reasonable or necessary.

15 Any claim as a result of the official actions of customs, any government or the authorities of any country, unless specifically covered.

16 Any claim as a result of a disease that should be reported to an authority such as, but not limited to, Rabies.

17 Any claim as a result of travel outside of the United Kingdom, unless you have overseas travel cover (section 8) under this policy, in which case we will not pay for any claim as a result of travel outside the qualifying countries covered by the Pet Travel Scheme.

18 More than the maximum amounts shown in each section, including VAT where this is payable.

If you have overseas travel cover (section 8)
We will not pay for the following.

19 Any claim as a result of you failing to meet any of the conditions of the Pet Travel Scheme. This applies to conditions set by the UK Government, a carrier or other countries involved in the scheme.

20 Any costs that the carrier may charge to carry out checks.

21 Your costs in meeting the conditions of the Pet Travel Scheme, unless they are specifically covered in this policy.

22 You to bring your pet home if it dies.

23 Any loss as a result of currency exchanges.

Section 1

Vet fees

We will refund vet fees that you have to pay for treatment or complementary therapy providing the condition occurred during a period of insurance and the treatment arose during a period of insurance when the premium has been paid, under the following conditions.

1. The most we will pay for each condition is £6,000.
2. We will not pay more than the maximum limit or limits that applied to the month during which the condition first started, subject to cover still being in force.
3. If two or more claims are first believed to be separate conditions but we later consider them to be a recurring condition or related condition, we will add up the amounts we have paid for all these claims and not make any more payments during the life of your pet once we have paid up to the limits described in 1 and 2 above.
4. Ongoing treatment of a condition that first started under the Advanced policy will only be covered under the Advanced policy terms and conditions if this Advanced policy remains in force.

   If you choose to amend your cover level the terms and conditions associated with the new policy will apply.
5. You must pay the excess shown on your policy schedule for each claim you make that relates to a different condition.

Exclusions

We will not pay the following.

1. For any treatment or complementary therapy your pet receives when we have not received the agreed premium for that period of insurance or that arise after a period of insurance where the premium has not been paid.
2. For any preventative or non-essential treatment, tests or diagnostic procedures, prescribed general health supplements, routine examinations or tests, bathing or de-matting.
3. For any treatment costs that, as a pet owner, you would normally expect to pay, such as (but not limited to) vaccinations, flea treatment, wormers, nail clipping, spaying and castration.
4. For any treatment that is in any way connected with your pet being pregnant or giving birth.
5. For house calls or out-of-hours calls, or for your pet to stay at the vets, unless the vet can confirm that it was absolutely essential and that not taking such action would have seriously worsened your pet's condition.
6. The cost of having your pet put to sleep (euthanasia) or cremated, or for disposing of your pet's remains.

7 For treatment of behavioural problems, training or therapy, or for any conditions arising as a result of behavioural problems.

8 The cost of any diet food, even if this has been prescribed to treat a condition.

9 The cost of any treatment to, or related to, teeth or gums unless:

a following accidental external damage;

b an illness or disease has been proved to have been the direct cause of the tooth or gum problem; or

c to remove first teeth after your pet is more than six months old as long as your pet was covered by this policy before it was 16 weeks old.

10 For any condition or treatment arising as a result of tooth or gum disease.

11 The cost of routine or investigative tests, unless these are to diagnose a condition due to specific existing symptoms or clinical signs.

12 For the treatment of any condition or symptoms first starting or caught while on a journey, unless overseas travel cover (section 8) was included in your policy at that time and continues to be included.

13 For any form of housing (such as a cage or basket) or bedding, whether bought or hired.

14 For any referral, second opinion or specialist treatment or fees, unless we have specifically agreed to it.

15 For any treatment for a condition if:

a you have not told us about the condition within three months of your pet's first treatment for the condition; or

b a claim has not been made within 12 months of your pet's first treatment for the condition.

Special conditions relating to claims under this section

1 We must receive a fully filled-in claim form before we are able to settle a claim. Please make sure your vet is happy to fill in part of the form and provide us with any information we may need.

2 You must keep all invoices and receipts that your vet gives you in connection with your claim and send these to us with your claim form. To speed up any illness claims, please send in a complete medical history for your pet.

3 We may need a vet's opinion on what may be wrong with the pet before we can pay a claim.

Section 2

Death from accidental injury

We will pay you the purchase price of your pet, as shown on your policy schedule, if it dies during a period of insurance following an accidental injury to the outside of its body.

Exclusions

We will not pay for the following.

1. If your pet has been put to sleep following an accidental injury, unless your vet provides written certification that this was essential for humane reasons.
2. More than you paid for your pet.
3. Unexpected or sudden death that cannot be proved to have arisen from an accidental injury to the outside of the pet's body.

Special conditions relating to claims under this section

1. You must provide proof of what you paid for your pet.
2. You must provide us with certification from a vet, or if the pet has died at the scene of the accident a statement from an independent witness, that your pet has died as a result of an external accidental injury.

Section 3

Advertising and reward

We will pay you up to £1,000 in any policy period towards local advertising expenses you have to pay to help you get your pet back if it is stolen or strays during a period of insurance. This includes the cost of getting your pet back to your home address and a reward of up to £200.

Exclusions

We will not pay for the following.

1. Any reward claimed by a member of your family or anyone living with you.

Special conditions relating to claims under this section

1. If your pet is a dog, you must report the loss to your local authority and welfare centres (in Scotland this must be reported to the police) and we will need to see evidence that you have done this. If your pet is a cat, you should report the loss to your vet and we may ask for confirmation that you have done so.
2. If you are claiming for paying a reward, we will need evidence that a reward for finding your pet was advertised and written confirmation with full contact details from the person claiming the reward that this has been paid to them by you. Or, if you prefer, we can pay the reward directly to them.
3. We will need to see receipts and examples of advertising for any expenses you want to claim.

Section 4

Loss of pet from theft or straying

We will pay you the purchase price shown in the policy schedule if your pet is stolen or goes missing during a period of insurance and has not been found within 45 days.

Exclusions

We will not:

1. pay more than you paid for your pet; or
2. make any payment until more than 45 days after your pet first went missing.

Special conditions relating to claims under this section

1. If your pet is a dog, you must report the loss to your local authority and welfare centres (in Scotland this must be reported to the police) within two days of your dog going missing and we will need to see evidence that you have done this. If your pet is a cat, you must report the loss to your vet and local rescue centres within 10 days of your cat going missing and we will need to see confirmation that you have done so.
2. You must provide proof of what you paid for your pet.
3. If after claiming your pet is found or has returned, you must repay us the full amount we have paid out under this section of cover.

Section 5

Boarding fees if you have to stay in hospital

We will pay up to £1,000 in any policy period towards costs you have to pay to have your pet looked after by a licensed kennel, cattery or pet-minding service if you have to go into hospital for more than four days in a row during a period of insurance.

Exclusions

We will not pay for the following.

1. Costs if you knew on the start date of the insurance that you were likely to need to go into hospital.
2. Costs as a result of any hospital stay that is not on the advice of a doctor, specialist or consultant.
3. Costs as a result of nursing-home care or convalescence care that you do not receive in a hospital.

Special conditions relating to claims under this section

1. You must keep all receipts from the boarding kennel, cattery or person responsible for looking after your pet, showing the dates and your expenses, and send these to us with your claim form.
2. You must get confirmation from your doctor or the hospital treating you of the dates of your hospital stay and the condition that led to this.

Section 6

Holiday cancellation cover

We will pay you up to £5,000 in any policy period for expenses that you cannot get back from anywhere else if you have to cancel your holiday or for extra expenses to get you home if you cut short your holiday during a period of insurance because your pet:

a goes missing while you are away or in the seven-day period before you go away; or

b needs sudden and unexpected life-saving treatment (without which your pet would die) while you are away or in the seven-day period before you go away.

Exclusions

We will not pay for the following.

1 For any claim resulting from a condition that you were aware of before booking your holiday.

2 For any claim if treatment could have been provided eight days or more before you were due to go away and by having that treatment the life-saving treatment could have been avoided.

Special conditions relating to claims under this section

1 You must send us documents that prove you booked and then cancelled or cut short your holiday, and the dates this happened.

2 You must send us documents that show the expenses you have paid. You must be able to prove that you cannot get these back from anywhere else.

Section 7

Third party liability cover – Applies to dogs only

In this section, 'you' and 'your' mean you or any person looking after or handling your pet with your permission or knowledge.

We will pay up to £2 million in any policy period, towards compensation and costs awarded against you by a court and, if we agree, the legal costs and expenses for defending a claim against you, if as a result of an accidental incident involving your pet during a period of insurance:

1 property is damaged; or

2 a person suffers an injury or dies.

Exclusions

We will not pay for the following.

1 The first £250 of each claim for property damage.

2 If you have cover under any other insurance policy (such as home insurance), unless the cover provided by that policy has been used up.

3 For any compensation, costs or expenses for injury or death to you, any member of your family, anyone who lives with you or anyone working with you or for you.

4 For any compensation, costs or expenses that result because of damage to property belonging to you or any member of your family, or anyone who lives with you, works with you or works for you.

Section 8

Overseas travel cover

5 For any compensation, costs or expenses if you, any member of your family, person living with you, working with you or working for you is either responsible for or is looking after the property that is damaged.

6 For any compensation, costs or expenses that result due to your profession, business or employment.

7 For any compensation, costs or expenses if we have not agreed to these before they arose.

Special conditions relating to claims under this section

1 You must not admit responsibility or make any offer or promise of payment without our permission in writing.

2 You must tell us about any incident that happens that could result in a claim.

3 You must send us any writ, summons, legal documents or other communication you receive immediately.

4 You must not reply to any communication you receive without our permission.

5 You must find out whether there is any other insurance policy available under which you could claim.

Part A

This part of this section extends cover to sections 1 to 7, if they appear on your policy schedule, to provide cover for you and your pet while on a journey. Some extra cover, exclusions and special conditions relating to claims apply. These are below, and you should read them with the sections to which they relate.

Extra cover to section 1 – vet fees cover

1 If a vet decides your pet should be put to sleep while it is on a journey, we will pay up to £200 towards the cost of putting it to sleep, cremating it or disposing of its remains.

Extra special conditions relating to claims under section 1 – vet fees cover

1 If you are on a journey, you must get the vet to fill in a claim form before you return to the United Kingdom. You must also keep all relevant receipts and pass them on to us to support your claim.

2 We may ask you to provide evidence that your pet was in good health and fit to travel at the start of the journey.

3 If you are claiming for having your pet put to sleep, we will need to see evidence from the vet that this was essential.

Section 8 (continued)

Overseas travel cover

Extra exclusion to section 3 – advertising and reward

1 We will not pay for any reward claimed by anyone travelling on a journey with you.

Extra special condition relating to claims under section 3 – advertising and reward

1 If you lose your pet on a journey, you must report the loss to the governing body or organisation in the country where your pet goes missing. If you make a claim, we will need to see written evidence that you have done this.

Extra exclusion to section 5 – boarding fees if you have to stay in hospital

1 We will not pay for costs if you knew you were likely to need to go into hospital before starting a journey.

Extra special condition relating to claims under section 5 – boarding fees if you have to stay in hospital

1 While on a journey, you must make sure you get evidence of your hospital stay before leaving the country.

Extra cover to section 6 – holiday cancellation cover

Cover is extended to cover you if you need to cut short your journey because your pet dies while on a journey, or cancel your holiday within seven days of your planned departure date because your pet becomes too ill to travel on a journey.

Extra special condition relating to claims under section 6 – holiday cancellation cover

1 If you cancel your journey because your pet is too ill to travel, you must support your claim with written evidence from a vet.

Extra exclusions relating to section 7 – third-party liability cover

1 We will not pay for any compensation, costs or expenses for injury or death to anyone travelling on a journey with you or staying with you during a journey.

2 We will not pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a journey with you or staying with you during a journey.

3 We will not pay for any compensation, costs or expenses if you or anyone you are travelling on a journey with, or staying with during a journey, is responsible for or looking after the property that is damaged.

4 We will not pay any compensation, costs or expenses if these arise because you are responsible under the laws of the USA or Canada.

Part B

This part of this section provides extra cover if you are travelling on a journey.

Quarantine costs

We will pay up to £1,500 in any policy period towards the cost of:

1 quarantine kennelling and costs involved in getting a new pet passport for your pet if a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fails; or

2 quarantine kennelling if you have obeyed all the rules of the Pet Travel Scheme but your pet still has to go into quarantine because of illness.

Exclusions to quarantine costs

We will not pay for the following.

1 For fees if the microchip was not checked and found to be working properly within 14 days of your departure on a journey.

2 For any fees as a result of a condition that you were aware of before the start of the journey.

Special conditions relating to claims for quarantine costs

1 You must support your claim with documents to prove that your pet was microchipped before your journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that this was checked within 14 days of you travelling on a journey.

2 You must keep all documents and receipts showing the dates and expenses you had to pay, and send these to us to support your claim.

If you lose your pet's passport

We will pay up to £250 in any policy period towards the cost of a replacement pet passport if you lose your original pet passport during a journey. This includes any quarantine costs as a direct result of you losing your pet's passport.

Exclusions to losing your pet's passport

We will not pay for the following.

1 Any claim unless you report the loss of the pet passport to the vet who provided it within 24 hours of discovering its loss.

2 For any damage, loss or theft that happens before the start of your journey.

Section 8 (continued)

Overseas travel cover

Special condition relating to claims for losing your pet's passport

1 You must provide documents and receipts to support your claim.

Repeat tick and worming treatment

We will pay reasonable fees charged by a vet if your carrier delays your departure for the United Kingdom and you have to get repeat tick and worming treatment for your pet.

Exclusions to repeat tick and worming treatment cover

We will not pay for the following.

1 For any costs involved in getting the first tick and worming treatment needed under the Pet Travel Scheme on each journey.
2 Any costs if the first tick and worming treatment done (on each journey) was not carried out in the timescale needed under the Pet Travel Scheme.
3 For any costs if the tick and worming treatment was not necessary under the Pet Travel Scheme.

Special conditions relating to claims under the repeat tick and worming treatment cover

1 You must support your claim with documents to prove that the original tick and worming treatment was carried out and that this was done in the timescale needed under the Pet Travel Scheme.
2 You must support your claim with documents to prove that the tick and worming treatment was needed under the Pet Travel Scheme.

Emergency expenses abroad

We will pay up to £300 for each journey towards the following.

1 Reasonable accommodation expenses and expenses to take you and your pet home if your pet needs emergency treatment from a vet and, as a result of this, you miss your return travel to the United Kingdom.
2 Reasonable accommodation and transport costs for up to four days to look for your pet if your pet is lost or strays during a journey and within three days of the date you are due to return to the United Kingdom.

3 Reasonable extra expenses to take you home if your pet is lost or strays within the three days before you are due to return to the United Kingdom and you decide to stay abroad to try to find your pet.
4 Reasonable accommodation expenses and expenses to take you and your pet home if you miss your departure to the United Kingdom as a direct result of losing your pet's passport.
5 Reasonable accommodation expenses and expenses to take you and your pet home if the carrier delays your departure for the United Kingdom and you miss your rearranged departure as a direct result of having to get repeat tick and worming treatment.

Special conditions relating to claims for emergency expenses abroad

1 You must support your claim with documents to show the amounts and dates of any expenses, and that these were both necessary and covered by this policy.
2 We may ask you to prove that the extra expenses were reasonable.

What to do if you need to make a claim

If you need to make a claim or need advice on any related matter, please call our Claims Hotline on **0845 246 8496**.

Please keep all receipts and invoices that you want to claim for, and send them to us with your filled-in claim form and any other documents to support your claim.

For more help and information, please see the special conditions relating to claims under each section of your policy.

Helplines

At Direct Line we care about people as well as pets. So as well as providing insurance, we're pleased to offer you access to three pet advice lines – 24 hours a day, 365 days a year.

To contact any of these three advice lines at any time, just call our assistance partners on **0870 600 0633**. All calls will be treated in confidence and you may call any time and as many times as you like.

Find a vet

If for some reason you cannot contact your usual vet, or you and your pet are away from home and need a vet, if you are in the United Kingdom you can call this advice line for help. Our advisers can provide you with details of a vet's practice near to you.

Pet bereavement counselling

It can sometimes be difficult to come to terms with the loss of a much-loved pet. We provide a service staffed by professionals, who can offer confidential counselling, advice and emotional support.

Legal advice line

Owning a pet involves many other responsibilities. Your policy gives you access to practical legal advice on any personal problem, whether or not it relates to an incident or issue involving your pet. Our legal professionals are available to explain complicated legal issues in plain language and in a helpful and friendly way.

The vet, bereavement and legal helpline cannot deal with any policy or claims queries.

Useful phone numbers

Claim line	**0845 246 8496**
Pet Insurance priority line	**0845 246 8246**
Find a Vet	**0870 600 0633**
Pet bereavement counselling	**0870 600 0633**
Legal advice line	**0870 600 0633**

If you want to make a claim, have a question about a claim or need advice on any related matter, please call **0845 246 8496** between 9am and 5pm, Monday to Friday.
To amend your cover or for general policy information please call **0845 246 8246** between 8am and 9pm, Monday to Friday, 9am and 5pm on Saturdays, 10am and 5pm on Sundays.

Calls may be recorded. Maximum call charge from a BT landline is 3p per minute.
Calls from other networks may vary.

Car Insurance	**0845 246 5246**	Home Insurance	**0845 246 0104**
Breakdown Cover	**0845 246 8378**	Home Response 24	**0845 246 9203**
Life Insurance	**0845 246 0335**	Pet Insurance	**0845 246 8246**
Critical Illness	**0845 246 8249**	Travel Insurance	**0845 246 8738**
Loans	**0845 305 6790**	Mortgages	**0845 309 1962**
		Or buy online at	**directline.com**

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Calls may be recorded. Maximum call charge from a BT landline is 3p per minute. Calls from other networks may vary.

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