

# Policy booklet

In plain English including policy summary



THE KENNEL CLUB  
HEALTHCARE PLAN

# Keep this booklet safe

This booklet contains full details of your policy, please keep it in a safe place so that you can refer to it if you need to make a claim.

# In the event of a claim

To request a claim form

**call: 01296 319 239**

Or download a claim form

**visit: [www.kcinsurance.co.uk](http://www.kcinsurance.co.uk)**

To discuss a claim

**call: 0870 379 9010**

# Helplines

All policies automatically include access to the following helplines.

## **Healthcare away from home**

**call: 0870 609 1438**

If you and your dog are away from home whilst in the United Kingdom and your dog needs urgent veterinary care, you have access to a helpline so you can identify the nearest vet to you.

## **Pet minders**

**call: 0870 609 1438**

This enables you to locate a registered pet minder (on a national basis) for either a few minutes or indeed weeks, in order to look after your dog whilst you are away.

## **PETS travel scheme**

**call: 0845 933 5577**

For information on how to obtain a PETS Travel Scheme Pet Passport.

# CONTENTS

<b>Policy summary</b>	<b>2</b>
<b>Policy wording</b>	<b>5</b>
<b>Contract of insurance</b>	<b>5</b>
<b>Definitions</b>	<b>5</b>
<b>Law applicable to this policy</b>	<b>6</b>
<b>Rights of third parties</b>	<b>6</b>
<b>SECTION 1.</b> Veterinary fees	<b>7</b>
<b>SECTION 2.</b> Advertising and reward	<b>8</b>
<b>SECTION 3.</b> Travel and accommodation expenses	<b>9</b>
<b>SECTION 4.</b> Third party liability	<b>9</b>
<b>SECTION 5.</b> Death or loss by theft or straying	<b>10</b>
<b>SECTION 5A.</b> Death due to illness or injury	<b>10</b>
<b>SECTION 5B.</b> Loss by theft or straying	<b>10</b>
<b>SECTION 6.</b> Breeding cover	<b>11</b>
<b>SECTION 6A.</b> Fertility examination	<b>11</b>
<b>SECTION 6B.</b> Gestation and whelping	<b>11</b>
<b>SECTION 6C.</b> Death due to gestation or whelping	<b>12</b>
<b>SECTION 6D.</b> Veterinary fees for puppies	<b>12</b>
<b>SECTION 7.</b> Boarding fees and holiday cancellation	<b>13</b>
<b>SECTION 7A.</b> Boarding fees or daily minding	<b>13</b>
<b>SECTION 7B.</b> Holiday cancellation or early return	<b>13</b>
<b>SECTION 8.</b> Overseas travel	<b>13</b>
<b>SECTION 8A.</b> Overseas quarantine costs	<b>13</b>
<b>SECTION 8B.</b> Repeat tick and worming treatment	<b>14</b>
<b>SECTION 8C.</b> Loss of Pet Passport	<b>14</b>
<b>SECTION 8D.</b> Emergency expenses abroad	<b>14</b>
<b>SECTION 8E.</b> Overseas liability travel extension	<b>15</b>
<b>Territorial limits</b>	<b>15</b>
<b>General exclusions</b>	<b>15</b>
<b>General conditions</b>	<b>16</b>
<b>Claims conditions</b>	<b>17</b>
<b>Fraud</b>	<b>17</b>
<b>How to claim</b>	<b>17</b>
<b>Complaints procedure</b>	<b>18</b>
<b>Use of your personal data</b>	<b>19</b>
<b>Helplines</b>	<b>19</b>
<b>Useful numbers and websites</b>	<b>19</b>

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording, which should be read in conjunction with your policy schedule.

**NAME OF INSURER**

The insurer of this policy for sections 1, 2, 3, 5, 6, 7 & 8a, b, c, d is Agria International Forsakring AB, and the insurer of this policy for sections 4 & 8e is Groupama Insurance Company Limited.

**TYPE OF INSURANCE AND COVER**

This is dog insurance and the standard policy provides cover for:-

1. The cost of veterinary fees.
2. Advertising and reward costs to help find your dog if it is lost, stolen or strays.
3. Travel and accommodation expenses if your usual vet refers you to another vet.
4. Third party liability cover, should you become liable for your dog causing death or injury to another person or damage to property.

In addition to the standard policy, you can opt to add any one or a combination of the following extensions to your policy. These will be noted in your schedule of insurance. The different extensions provide cover for:-

5. The purchase price of your dog if it dies, or is lost by theft or straying.
6. Cover for breeders, for fertility examination, gestation and whelping, and veterinary fees for puppies.
7. Boarding kennel or daily minding fees should you go into hospital; and holiday cancellation costs should your dog require emergency life saving treatment.
8. Overseas travel for quarantine costs, repeat tick and worming treatment, loss of pet passport, emergency expenses cover abroad and third party liability cover.

**CONDITIONS**

You must ensure that your dog has received the required vaccinations. Failure to comply with this may jeopardise your claim(s) and/or policy – please refer to the 'General Conditions' in the policy wording for a full description.

**DURATION**

This is an annually renewable policy. The period of insurance is shown in your schedule.

**CANCELLATION PERIOD**

You are free to cancel this policy at anytime.

A full explanation of your cancellation rights can be found on page 16 of this booklet.

To exercise your right of cancellation you may telephone us on **0870 379 9090**, email us via our website at [www.kcinsurance.co.uk](http://www.kcinsurance.co.uk), or write to us at:

Kennel Club Healthcare Plan  
2b Alton House Office Park  
Gatehouse Way  
Aylesbury  
HP19 8XU

**CLAIM NOTIFICATION**

To advise us of a claim, contact us by telephone on 01296 319 239, or download a claim form via our website at [www.kcinsurance.co.uk](http://www.kcinsurance.co.uk).

**MAKING YOURSELF HEARD AND COMPLAINTS**

Any complaint you may have should, in the first instance, be addressed to the Kennel Club Healthcare Plan. Please refer to the policy wording for details of the complaints procedure.

If you have complained to us and we have been unable to resolve your complaint, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

**FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

Agria International Forsakring AB and Groupama Insurance Company Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme:

Compulsory insurance is covered in full.

Non-compulsory insurance is protected for 90% of the claim.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

## KEY FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS (See pages 5 – 15 for full details)

### SECTION 1 – Veterinary Fees

#### Features and Benefits

The cost of reasonable fees for veterinary treatment of your dog by a vet, up to the maximum veterinary benefit, as specified in your schedule, including: -

- Alternative and/or complementary treatment carried out up to £750,
- Costs of treatment for behavioural problems by a behaviourist up to £250,
- 50% of the cost of a prescription diet up to £250,
- Costs for your dog to be cremated or buried up to £150.

#### Significant Exclusions

- The fixed excess, which is the amount you pay towards the first occurrence of each separate illness or injury claimed for during each period of insurance. In addition to the fixed excess, a percentage excess applies and will be deducted from all claims submitted. The percentage excess will be calculated on the amount left after the fixed excess has been deducted. The fixed and percentage excess applicable to your policy are specified in your schedule.
- Pre-existing medical conditions or illnesses occurring within the first 10 days of the start of the policy.
- The cost of any dental illness where your policy has not been in force for at least 12 months.
- Costs arising from preventative and elective treatment, routine examinations, vaccination, spaying, castration, caesarean section, pregnancy or giving birth.

### SECTION 2 – Advertising and Reward

#### Features and Benefits

The cost of local advertising, up to a maximum of £1,000, if your dog is lost, stolen or strays, including the cost of a suitable reward up to £250.

#### Significant Exclusions

- Any amount if your dog is lost, stolen or strays within 10 days of the start of the policy.
- Any amount if you do not ask for our approval before you advertise or try other methods of finding your dog.
- Any amount if you do not notify us within 7 days of your dog becoming lost, stolen or straying.

### SECTION 3 – Travel and Accommodation Expenses

#### Features and Benefits

The cost of travel and accommodation expenses up to a maximum of £300 per period of insurance, if your vet recommends another vet treats your dog.

#### Significant Exclusions

- Any amount unless the cost of treatment is covered under 'Section 1 Veterinary Fees'.

### SECTION 4 – Third Party Liability

#### Features and Benefits

Legal liability up to £2,000,000 if someone is accidentally injured or killed or their property is accidentally lost or damaged as a result of an incident involving your dog.

#### Significant Exclusions

- The first £100 of each claim for loss or damage.
- Any claim for damages for injury or damage to property where the claimant is a person in your family, lives in your home, works for you or is looking after your dog with your permission.
- Third party liability if your dog injures someone or damages their property whilst outside the United Kingdom, Isle of Man and the Channel Islands.

### SECTIONS 5, 6, 7 & 8 are all optional policy extensions that you can choose to add to your policy.

### SECTION 5A – Death due to Illness or Injury

#### Features and Benefits

The purchase price of your dog, up to a maximum of £2,500, if it dies or has to be put to sleep by a vet following an illness or injury.

#### Significant Exclusions

- Any amount if the death results from an illness or injury first occurring or showing clinical signs before the policy starts, or in the case of illness, first occurring within the first 10 days of the start of the policy.
- Any claim if your dog dies from an illness and is over the age specified in your schedule.

### SECTION 5B – Loss by Theft or Straying

#### Features and Benefits

The purchase price of your dog, up to a maximum of £2,500, if it is lost, stolen or strays and is not recovered within 45 days.

#### Significant Exclusions

- Any amount if the appropriate authorities have not been notified within 48 hours.
- Any amount if your dog is lost, stolen or strays within 10 days of the start of the policy.
- Any amount if you do not notify us within 7 days of your dog becoming lost, stolen or straying.

### SECTIONS 6A & 6B – Fertility Examination, Gestation and Whelping

#### Features and Benefits

The cost of fertility examinations, and veterinary treatment for gestation and whelping up to a combined maximum cost of £1,000.

#### Significant Exclusions

- The fixed excess, which is the amount you pay towards the first occurrence of each separate illness or injury claimed for during each period of insurance. In addition to the fixed excess, a percentage excess applies and will be deducted from all claims submitted. The percentage excess will be calculated on the amount left after the fixed excess has been deducted. The fixed and percentage excess applicable to your policy are specified in your schedule.
- Fees for caesarean sections in the following breeds: English Bulldog, French Bulldog, Boston Terrier, Pekingese.
- Any costs for veterinary treatment required, due to a fertility disorder, complication of gestation, dystocia, or weak or fading puppies, first occurring within 12 weeks of the start of this section of cover.
- Any claim once the dog has whelped 6 litters.

### SECTION 6C – Death due to Gestation or Whelping

#### Features and Benefits

The purchase price of your dog, up to a maximum of £2,500, if it dies due to an illness or injury connected with gestation or whilst whelping.

#### Significant Exclusions

- Any amount if your dog is under the age of 1 year or over the age of 7 years, or is over the maximum age for the death benefit, as specified in your schedule.
- Any costs if your dog dies within 12 weeks of the start of this policy section.

## KEY FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS (See pages 5 – 15 for full details)

### SECTION 6D – Veterinary Fees for Puppies

#### Features and Benefits

The cost of reasonable fees for veterinary treatment, up to a maximum of £500 for each puppy of your dog, for an illness or injury from birth to the age of 12 weeks, or the date of sale, whichever comes first.

#### Significant Exclusions

- The fixed excess, which is the amount you pay towards the first occurrence of each separate illness or injury claimed for during each period of insurance. The fixed excess is applied per litter. In addition to the fixed excess, a percentage excess may apply and will be deducted from all claims submitted. The percentage excess is applied per puppy and will be calculated on the amount left after the fixed excess has been deducted. The fixed and percentage excess applicable to your policy are specified in your schedule.
- Any costs for veterinary treatment required, for any illness or injury first occurring within 12 weeks of the start of this section of cover.
- Any amount in respect of exclusions listed under 'We Will Not Pay' in 'Section 1 Veterinary Fees'.
- Any claim if the dog is under the age of 1 year or over the age of 7 years at the time of whelping.

### SECTION 7A – Boarding Fees and Daily Minding if you have to go into Hospital

#### Features and Benefits

Up to a maximum of £1,000 in total per period of insurance for boarding your dog at a licensed premises, or up to £5 a day, up to the maximum of £1,000, for the cost of paying someone to look after your dog, if you need to go into hospital as an in-patient.

#### Significant Exclusions

- Any hospitalisation that is either known or foreseeable before the policy starts.
- Any fees incurred where there is a member of your immediate family available to look after the dog.

### SECTION 7B – Holiday Cancellation or Early Return

#### Features and Benefits

Any travel and accommodation expenses, up to a maximum of £3,000 per period of insurance, if you have to cancel your holiday less than 7 days before you were due to leave because your dog needs emergency life saving treatment or surgery, or cut short your holiday because your dog needs emergency life saving treatment or surgery.

#### Significant Exclusions

- If you cancel your holiday or come home early because your dog needs treatment or surgery that is not life saving.
- If you cancel your holiday or come home early as a result of a known or foreseeable illness or injury pre-existing to the policy starting, or in the case of illness, occurring within 10 days of the start of the policy.

### SECTIONS 8A, 8B, 8C, 8D & 8E – Overseas Travel Cover

#### Features and Benefits

Provided you comply with the PETS Travel Scheme, this insurance extends to cover your dog whilst you are temporarily located in a member country of the PETS Travel Scheme for overseas travel, for up to a maximum total of 120 days, per period of insurance.

Cover provided is for: -

- The cost of kennelling should your dog have to go into quarantine due to illness, up to £2,000 per period of insurance.
- Repeat tick and worming treatment.
- A replacement Pet Passport up to £250.
- Emergency expenses up to £500.
- Third party liability.

#### Significant Exclusions

- Any claim where you have been overseas for more than 120 days per period of insurance.

### GENERAL SIGNIFICANT EXCLUSIONS

- Any dog being under the age of 6 weeks or over the maximum age, as specified in your schedule, at the start of this policy.
- Any event occurring outside the United Kingdom, Channel Islands or the Isle of Man, and the member countries of the PETS Travel Scheme.
- War risks, hostilities, terrorism, revolution, military or usurped power or radioactive contamination.
- Intentional slaughter, by order of any Government, Local Authority or any person having jurisdiction in the matter.
- Any dog which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or any subsequent amendments.
- The use of your dog for commercial security or racing purposes.
- No cover is provided for distemper, hepatitis, leptospirosis and parvovirus in the event that the required vaccinations have not been carried out.

## CONTRACT OF INSURANCE

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

This policy booklet and the accompanying schedule comprise your contract of insurance.

## DEFINITIONS

Any word or expression to which a specific meaning has been attached will be bolded and shall have the same meaning throughout this policy.

### Alternative Medicine

Means herbal or homeopathic medicine prescribed by a **vet**.

### Behaviourist

A certified clinical animal **behaviourist** or a member of one of the following organisations who is not a vet:

- Association of Pet Behaviour Counsellors.
- Canine and Feline Behaviour Association.

### Behavioural Illness

Any change(s) to **your dog's** normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by normal puppy training and socialisation.

### Breeder

The **breeder** named in the Kennel Club Registration Certificate.

### Clinical Sign(s)

Changes in **your dog's** normal health state, its bodily functions or behaviour.

### Complementary Treatment

Means physiotherapy, osteopathy, chiropractic treatment provided by a qualified animal physiotherapist, osteopath or chiropractor; hydrotherapy provided by a veterinary practice or member of the Canine Hydrotherapy Association, or acupuncture carried out by a **vet**.

### Date of Sale

The date the new owner takes possession of the **dog**.

### Dog

The **dog** specified in **your schedule**.

### Endorsement(s)

These are changes from **our** standard **policy** that specifically apply to **your policy**. Any such changes will be specified in **your schedule**.

### Fixed Excess

The amount specified in **your schedule**. This is the fixed amount **you** pay towards the first occurrence of each separate **illness** or **injury** claimed for during each **period of insurance**. When the treatment for an **illness** or **injury** falls into two or more **periods of insurance**, **you** must pay the **fixed excess** for each **period of insurance** and for each separate **illness** or **injury**.

### Gestation

Pregnancy – development in the uterus from conception to birth.

### Illness

Any change(s) to a normal healthy state; sickness, disease, defects and abnormalities, including defects and abnormalities **your dog** was born with, which were passed on by its parents.

### Immediate Family

**Your** husband, wife, civil partner, life partner, children or parents residing in **your** home.

### Injury

Physical damage or trauma caused by an accident.

### Insurers

Sections 1, 2, 3, 5, 6, 7 & 8a, b, c, d.

Agria International Forsakring AB. Registered in Sweden. Company registration number 516406-0542. Registered office: Tegeluddsvagen 11-13, Box 703 06, 107 23 Stockholm, Sweden. Authorised and regulated by the Finansinspektionen, (the Swedish Financial Supervisory Authority) and also regulated by the Financial Services Authority.

Sections 4 & 8e (Third Party Liability).

Groupama Insurance Company Limited, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB. Authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register) or by contacting them on 0845 606 1234.

**Market Value**

The price generally paid for a dog of the same age, breed, pedigree, sex and breeding ability at the time of the claim.

**Maximum Veterinary Benefit**

The most **we** will pay during the **period of insurance**. This amount is specified in **your schedule**.

**Percentage Excess**

The percentage specified in **your schedule**. This is the percentage of each claim cost that **you** must pay towards all treatment costs. This is the amount that will be deducted from all claims submitted and will be calculated on the amount left after the **fixed excess** has been deducted.

**Period of Insurance**

The time **your policy** lasts, as specified in **your schedule**.

**Pet Passport**

The official **PETS Travel Scheme Pet Passport** issued by a **vet** who has been authorised by the Government to do so.

**PETS Travel Scheme**

The Government scheme allowing **you** to take **your dog** abroad to certain specific countries and re-enter the **United Kingdom** without the need for **your dog** to go into quarantine.

**Policy**

**Your policy** booklet and **schedule**, which includes any **endorsement(s)** that apply.

**Pre-existing Condition**

- a) An **injury** that happened, or an **illness** that first showed **clinical signs** before **your dog's policy** started,  
or
- b) An **injury** or **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **injury, illness** or **clinical sign your dog** had before **your policy** started,  
or
- c) An **injury** or **illness** that is caused by, relates to, or results from, an **injury, illness** or **clinical sign your dog** had before **your policy** started, no matter where the **injury, illness** or **clinical sign(s)** are noticed or happen in, or on, **your dog's** body. This is in addition to any **endorsement(s)** stated in **your schedule**.

**Schedule**

The document showing details specific to **you** and **your dog** and the cover **you** have selected. **Your schedule** is part of this **policy**, and must be read in conjunction with the **policy**.

**United Kingdom**

Shall mean England, Northern Ireland, Scotland, Wales, the Channel Islands and the Isle of Man.

**Veterinary Treatment**

Any examinations, consultations, advice, tests, x-rays, legally prescribed medication, surgery, hospitalisation, nursing and care provided by or under the supervision of a **vet**.

**Vet**

A registered veterinary surgeon.

**We/Us/Our**

Agria Pet Insurance Limited trading as the Kennel Club Healthcare Plan and acting as agents to the **insurers**.

**Whelping**

Giving birth.

**You/Your(s)**

The policyholder(s), who is at least 18 years of age, resident in the **United Kingdom** and who is the owner(s) of the **dog** specified in the **schedule**.

**LAW APPLICABLE TO THIS POLICY**

**Your policy** is governed by English Law unless **you** and **we** have agreed otherwise.

**RIGHTS OF THIRD PARTIES**

**You** and **we** are the only parties to this insurance. No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance, but this does not affect any right or remedy of a third party which exists or is available apart from this Act.

## SECTION 1. VETERINARY FEES

### We will pay

The cost of veterinary fees, up to the **maximum veterinary benefit**, for the **veterinary treatment your dog** has received during the **period of insurance**, to treat an **illness** or **injury**.

### We will not pay

1. The **fixed excess**, as specified in **your schedule**. In addition to the **fixed excess**, a **percentage excess** may be applicable, as specified in **your schedule**.
2. Fees resulting from **pre-existing conditions** including any **endorsement(s)** specified in **your schedule**.
3. Veterinary fees for treating an **illness**, which arises within 10 days of **your policy** starting, or as specified in **your schedule**.
4. Fees for the cost of **veterinary treatment** received after the **period of insurance**, unless the **policy** has been renewed.
5. Fees that exceed the **maximum veterinary benefit**, as specified in **your schedule**.
6. Preventative or elective treatments, routine examinations, vaccinations and any claims arising as a result of: -
  - Any post mortem costs (unless **we** have requested a post mortem to be undertaken),
  - Grooming, de-matting and nail clipping,
  - The removal of dew claws,
  - Routine castration or spaying,
  - Spaying to prevent the recurrence of false pregnancy,
  - The removal of retained testes unless **your dog** has been continuously insured with **us** from before 16 weeks of age,
  - Routine anal gland expression,
  - Routine blood tests,
  - Routine dental treatment, including de-scaling, cleaning and cosmetic dentistry,
  - Routine treatment for worms,
  - Routine treatment for fleas.
7. The cost of any **veterinary treatment** in connection with false pregnancy if **your dog** has received **veterinary treatment** for two or more episodes of false pregnancy.
8. Fees for **whelping**, caesarean section or any **veterinary treatment** in connection with pregnancy, giving birth or nursing.
9. Fees for skin mite treatment unless prescribed by **your vet**, in accordance with the drug manufacturer's guidelines.
10. More than 50% of the cost of a prescription diet for **your dog**, or any cost for prescription diet exceeding £250, in respect of each separate **illness** or **injury**. This limit of £250 is included within the overall **maximum veterinary benefit**. This benefit only applies once for each separate **illness** or **injury** during the whole period that **your dog** is insured under the Kennel Club Healthcare Plan.
11. Any cost of a prescription diet not recommended by **your vet**, or a prescription diet that is only prescribed to help **your dog** to lose weight.
12. The cost of drugs purchased over the internet or from a chemist, unless the claim is supported by a copy of the prescription supplied by **your vet** and the receipt for the drug.
13. The cost for **alternative medicine** or **complementary treatment**, which has not been recommended by a **vet**.
14. More than £750 for **alternative medicine** or **complementary treatment** (including hydrotherapy) in respect of each separate **illness** or **injury**. This limit of £750 is included within the overall **maximum veterinary benefit**. This benefit only applies once for each separate **illness** or **injury** during the whole period that **your dog** is insured under the Kennel Club Healthcare Plan.
15. More than 20 sessions of hydrotherapy for each separate **illness** or **injury**, or the cost of hydrotherapy if it is not provided by pool operators who are members of the Canine Hydrotherapy Association (CHA) or at a veterinary practice.
16. Fees for the following treatments: -
  - a. Matrix energy field therapy,
  - b. Pulsed magnetic field therapy,
  - c. Shock wave therapy,
  - d. The Bowen technique,
  - e. Reiki massage, or
  - f. Faith healing.
17. The cost of treatment for behavioural problems where the treatment has not been carried out by a **behaviourist** acting under the direction of a **vet**.
18. Any cost for behavioural treatment carried out by a **behaviourist** acting under the direction of a **vet**, which exceeds £250. This limit of £250 is included within the overall **maximum veterinary benefit**. This benefit only applies once for each separate **illness** or **injury** during the whole period that **your dog** is insured under the Kennel Club Healthcare Plan.
19. Behavioural problems that could have been prevented by normal puppy training and socialisation. The cost of training classes is not covered.

















## GENERAL CONDITIONS

**You** must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply, **we** may, at **our** option, cancel the **policy**, refuse to deal with **your** claim or reduce the amount of any claim payment.

1. **You** must keep **your dog** vaccinated against distemper, hepatitis, leptospirosis and parvovirus, unless advised otherwise by **your vet**. All vaccinations must be administered under veterinary supervision. Homeopathic vaccines are not acceptable.
2. Any benefits payable are subject to **your policy** remaining in force and premiums being kept up to date and subject to the terms and conditions of **your policy**.
3. **You** must provide proper care and attention to **your dog** at all times.
4. **You** will agree that **your** current or previous **vet** may release information and/or records regarding any **dog** insured by **us**. If the **vet** charges **you** for this information **you** will have to pay.
5. It is warranted that **you** are the owner of **your dog**.
6. In relation to any third party liability claims, **we** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **policy**. (Except for costs and expenses of litigation recoverable or incurred with **our** consent prior to the date of such payment). **You** must take all reasonable precautions to prevent **injury** or damage.
7. The **policy** is an annual contract of insurance that **you** can choose to pay by monthly instalments or as a single premium payment. If the premium is paid under a monthly instalment option and a claim has been settled during the **period of insurance**, **you** must continue with the instalment payments until the end of the **period of insurance**. Alternatively **we** will deduct outstanding instalments from any claim payment that may be due to **you**. If the annual payment option is chosen and a claim is paid, no premium will be refunded if cancelled during the **period of insurance**.
8. **You** may cancel this **policy** at any time by telephoning **us** on **0870 379 9090**, or by emailing **us** via **our** website at [www.kcinsurance.co.uk](http://www.kcinsurance.co.uk), or in writing to **us** at:

Kennel Club Healthcare Plan  
2b Alton House Office Park  
Gatehouse Way  
Aylesbury  
HP19 8XU

**We** will calculate any refund due to **you** on the following basis:

- If **you** cancel this **policy** within the first 14 days after the day on which **you** receive **your policy** documentation, provided that there has been no claim(s) or incident(s) that may give rise to a claim(s), **we** will refund any premium that has been paid.
  - If **you** cancel after 14 days after the day on which **you** receive **your policy** documentation, provided that there has been no claim(s) or incident(s) that may give rise to a claim(s), then **we** will calculate the refund on the following basis:
    - If **you** pay **your** premium by monthly instalment, no refund will be payable.
    - If **you** paid a single premium, then a proportionate monthly refund will be provided for the unexpired term of **your policy**.
  - If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance** no premium refund will be given.
9. **We** reserve the right to cancel this **policy** providing 30 days prior written notice by registered post to **your** last known address. Any premium refund will be calculated in accordance with 'General Conditions', point 8.
  10. If **your** premiums are not paid as per the agreed **schedule**, **we** may cancel this **policy** by giving 7 days notice to **you** at **your** last known address.
  11. The **maximum veterinary benefit** must be chosen at the start of **your policy** and cannot be increased at a later date. However the **maximum veterinary benefit** can be decreased at the renewal of **your policy**.
  12. If at the start of **your policy** **you** opted to include the cover provided under either/or both of Sections 5 'Death or Loss by Theft or Straying', and/or Section 7 'Boarding Fees or Holiday Cancellation', either/or both of these sections can only be removed at the renewal of **your policy**.
  13. If at the start of **your policy** **you** opted to include, or add at a later date, the cover provided under either/or both of Sections 6 'Breeding Cover', and/or Section 8 'Overseas Travel', either/or both of these sections can only be removed at the renewal of **your policy**.
  14. In the event of any disagreement between **your vet** and **our vet**, an independent **vet**, mutually agreed upon by both sides, will be appointed to act as arbiter and whose decision will be binding on both sides.

## CLAIMS CONDITIONS

1. In the event of any possible claim under this insurance **you** must notify **us** as soon as possible and not later than 120 days after any possible incident likely to result in a claim. For claims under sections 2 & 5b of this **policy you** must notify **us** not later than 7 days after any possible incident likely to result in a claim. If **you** do not contact **us** within 120 days (or 7 days for sections 2 & 5b) of the incident, and this prejudices **our** ability to verify the claim then, other than in exceptional circumstances, **we** will be unable to deal with **your** claim.
2. If any liability under this insurance is covered by any other insurance contract **we** will not pay more than **our** rateable proportion. **You** must tell **us** the name and address of the other insurance company and **your policy** number with them.
3. Following a claim **we** shall be entitled to take over and exercise any rights in **your** name against any other party for **our** own benefit and at **our** own expense to recover any payment **we** have made under this **policy**.
4. **We** have the right to request further information either directly from the **vet** or from **you** to confirm the validity of the claim at **your** expense.
5. **We** reserve the right to instruct external claims investigators in order to help the assessment of **your** claim. If external claims investigators are instructed, then this may delay the assessment of **your** claim.
6. **We** will pay **your** claim:
  - a. If the claim form is correct and complete.
  - b. When **we** have all the information needed to support the claim.
  - c. When **we** are sure that the claim is valid.
  - d. When any legal action or other action has been settled.
  - e. If it complies with all terms and conditions of the **policy**.
7. **You** are required to provide **us** with all the information that may reasonably be required.

## FRAUD

**We** will investigate any activity that **we** suspect may be fraudulent. Fraud increases the premiums of all policyholders. **You** must not act in a fraudulent manner. If **you** or anyone acting for **you**:

1. Make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect.
2. Make a statement or submit a document in support of a claim knowing it to be false or incorrect in any respect.
3. Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance.
4. Make any claim with **us** that involves **your** dishonesty.
5. Gives **us** reasonable grounds to suspect **you** have acted fraudulently or dishonestly.

Then:

1. **We** shall not pay the claim.
2. **We** shall not pay any other claim which has been or will be made under the **policy**.
3. **We** may, at **our** option, declare the **policy** void.
4. **We** shall be entitled to recover from **you** the amount of any claim(s) already paid under the **policy**.
5. **We** shall not return any premiums paid.
6. **We** may inform the police and any other appropriate authorities of **our** findings.
7. **We** may refuse to underwrite further **policies** for **you**.

## HOW TO CLAIM

1. **We** are unable to guarantee a claim over the telephone but please phone **01296 319 239** to tell **us** that **you** need to claim. **You** do not need to contact **us** before any **veterinary treatment** begins.
2. **You** must follow the 'How to Claim' procedure as shown in the section of cover that **you** are claiming for.
3. **We** will require **your policy** number when **you** call so **you** should have this ready. Please note that calls may be monitored or recorded to assist with training and for quality control purposes.
4. **We** will send **you** a claim form.
5. Send **your** completed claim form and supporting documents to:

Kennel Club Healthcare Plan  
2b Alton House Office Park  
Gatehouse Way  
Aylesbury  
HP19 8XU

## COMPLAINTS PROCEDURE

**We/the insurers** are committed to providing **you** with an exceptional level of service and customer care. **We/the insurers** realise, however, that things can go wrong and there may be occasions when **you** feel that **we/the insurers** have not provided the service **you** expect. When this happens, **we/the insurers** want to hear about it so that **we/the insurers** can try to put things right.

In the first instance, **you** should follow Step One of the complaints procedure.

### Who to Contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person and that **you** are giving them the right information.
- When **you** contact **us** please give **your** name and a contact telephone number, quoting **your policy** number and the type of **policy you** hold.

### Step One – Initiating Your Complaint

**You** can telephone **us**, or email **us** via **our** website at [www.kcinsurance.co.uk](http://www.kcinsurance.co.uk), or write to:

Kennel Club Healthcare Plan  
2b Alton House Office Park  
Gatehouse Way  
Aylesbury  
HP19 8XU

Customer Service Telephone 0870 379 9090  
Claims Team Telephone 0870 379 9010

**We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage but if **you** are not satisfied, **you** can take the issue further.

### Step Two – Contacting the Insurer:

If **your** complaint is one of the few that cannot be resolved at Step One, please write with full details to:

#### In respect of Sections 1, 2, 3, 5, 6, 7 & 8a, b, c, d

The Chief Executive  
Agria International Forsaking AB  
2b Alton House Office Park  
Gatehouse Way  
Aylesbury  
HP19 8XU  
Telephone 0870 024 2414

#### In respect of Sections 4 & 8e (Third Party Liability):

Chief Executive Officer  
Groupama Insurance Company Limited  
6th Floor, One America Square  
17 Crosswall  
London  
EC3N 2LB  
Telephone 0870 850 8510  
Fax 0207 264 2860

A review of the matter will be carried out at a senior level and a final decision given.

### Step Three – Beyond Agria International Forsaking AB & Groupama:

If the **insurers** have given their final response and **you** are still dissatisfied, **you** may refer the matter to the Financial Ombudsman Service (FOS) at the following address:

Insurance Division Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Telephone 0845 080 1800  
Fax 0207 964 1001

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after the **insurers** have provided **you** with written confirmation that the **insurer's** internal complaints procedure has been exhausted. Referral to the Financial Ombudsman does not affect **your** right to take legal action against Agria International Forsaking AB for Sections 1, 2, 3, 5, 6, 7 & 8a, b, c, d and Groupama Insurance Company Limited for Sections 4 & 8e.

Please quote **your policy** number in any communication.

## USE OF YOUR PERSONAL DATA

The information **you** have given **us** will be held and used to manage **your** insurance **policy** and this will include both underwriting and claim handling. For this purpose **we** may disclose it to other interested third parties - for example, other insurers, regulatory authorities and agents who provide services on **our** behalf.

By accepting this **policy** **you** consent to **our** processing of personal data, including sensitive data, about **you** and other persons who may be insured under the **policy**. **You** understand that all personal data **you** give to **us** must be accurate and that **you** have the specific consent of those other persons to disclose their personal data.

Insurers pass information to Insurance Databases to check policyholder information and to help prevent fraudulent claims. **We** may search such Databases in order to help **us** check information provided and to prevent fraudulent claims. When **you** tell **us** about an incident **we** may pass information relating to it to Insurance Databases.

Any personal data **you** provide will be held securely and in accordance with the Data Protection Act 1998.

**Your** calls may be monitored and recorded so **we** may improve **our** service and to help prevent and detect fraud.

**Your** data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. It may also be used for marketing, offering renewals, research and statistical purposes, and crime prevention.

## HELPLINES

All **policies** automatically include access to the following helplines:

### Healthcare Away From Home - Telephone 0870 609 1438

If **you** and **your dog** are away from home whilst in the **United Kingdom** and **your dog** needs urgent veterinary care, **you** have access to a helpline so **you** can identify the nearest **vet** to **you**.

### Pet Minders - Telephone 0870 609 1438

This enables **you** to locate a registered pet minder (on a national basis) for either a few minutes or indeed weeks, in order to look after **your dog** whilst **you** are away.

## USEFUL NUMBERS AND WEBSITES

### PETS Travel Scheme - Telephone 0845 933 5577

For information on how to obtain a **PETS Travel Scheme Pet Passport**.

### Association of Pet Behaviour Counsellors - [www.apbc.co.uk](http://www.apbc.co.uk)

For information about the Association, if **your vet** has referred **your dog** to a member.

### Canine and Feline Behaviour Association - [www.cfba.co.uk](http://www.cfba.co.uk)

For information about the Association, if **your vet** has referred **your dog** to a member.

### Canine Hydrotherapy Association - [www.canine-hydrotherapy.org](http://www.canine-hydrotherapy.org)

For information about the Association and how to locate hydrotherapy pools, which are CHA approved.





The Kennel Club Healthcare Plan is administered by  
Agria Pet Insurance Limited, 2b Alton House Office Park,  
Gatehouse Way, Aylesbury HP19 8XU



The British Small Animal Veterinary Association  
recommends the principle of Pet Health Insurance  
to its members and their clients



The Kennel Club Healthcare Plan is underwritten by Agria  
International Forsakring AB and Groupama Insurance  
Company Limited

