

POLICY WORDING

CONTRACT OF INSURANCE

The Insurers will provide cover in the following policy sections for an illness, injury, loss or damage happening within the 28 days of this policy. This policy wording and your Schedule of Insurance form your contract of insurance.

DEFINITIONS

28 days - 28 days from the date you collected your dog if the breeder called to activate this policy before the date of collection, or 28 days from the date of activation if the breeder called to activate this policy, in the 3 days allowed, after you collected your dog.

Behavioural disorder - changes to your dog's normal behaviour caused by a mental or emotional disorder which could not have been prevented by normal puppy training and socialisation.

Clinical sign(s) - changes to your dog's normal healthy state, its bodily functions or behaviour.

Illness/illnesses - changes to your dog's normal healthy state; sickness, disease, defects and abnormalities, including defects and abnormalities your dog was born with or were passed on by its parents.

Injury/injuries - physical damage or trauma caused suddenly by an accident.

The Insurers - Agria International Forsakring AB. Registered in Sweden. Company registration number 516406-052. Registered office: Tegeluddsvagen 11-13, Box 703 06, 107 23 Stockholm, Sweden. Authorised by the Finansinspektionen, the Swedish Financial Supervisory Authority, and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us (Agria International Forsakring AB) by request.

Policy - this policy wording and Schedule of Insurance.

Pre-existing illness or injury - an injury that happened, or an illness that first showed clinical signs before your dog's policy started; or 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 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 any of the injuries, illnesses or clinical signs are noticed or happen in, or on, your dog's body.

Schedule of Insurance - the document showing your details and your dog's details.

Treatment - 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 person registered with the Royal College of Veterinary Surgeons.

We/Us/Our - Agria Pet Insurance Limited trading as the Kennel Club Four Weeks Free and acting as agents to the Insurers.

You/Your(s) - the person named in the Schedule of Insurance.

Your Dog - the dog specified in the Schedule of Insurance.

LAW APPLICABLE TO THIS POLICY

Your policy is governed by English Law unless you and we agree to use a different law.

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 treatment for an illness or injury your dog receives during the 28 days of this policy up to £4,000. Included in the £4,000 are the following:

- 50% of the cost of a prescription diet up to £250 for each separate illness or injury.
- The cost of cremation or burial up to £150.
- Up to £750 towards the cost of 20 hydrotherapy sessions provided by a Veterinary practice, a member of the Canine Hydrotherapy Association or a member of The National Association of Registered Canine Hydrotherapists; physiotherapy, osteopathy, chiropractic therapy provided by a qualified animal physiotherapist, osteopath or chiropractor; herbal and homeopathic medicine prescribed by a vet; and acupuncture carried out by a vet.
- Up to £250 towards the cost of treatment for a behavioural disorder carried out by a member of the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association acting under the direction of a vet.

We will not pay

- The excesses specified in your Schedule of Insurance for each separate illness, injury or behavioural disorder your dog receives treatment for. The percentage excess will be calculated on the amount left after the fixed excess has been deducted.
- The cost of treatment for or resulting from a pre-existing illness or injury.
- The cost of any treatment received after the 28 days covered by this policy.
- More than the amount specified in your Schedule of Insurance.
- The cost of preventative, elective and routine treatment, including vaccinations, worming, post mortems, grooming, de-matting, nail clipping, removal of dew claws, castration, spaying including spaying to prevent false pregnancy, anal gland expression, de-scaling and cleaning teeth, cosmetic dentistry, the removal of retained testes unless this policy was started before your dog was 16 weeks old, routine blood tests including blood tests carried out immediately before surgery unless there are clinical signs to suggest your dog's health may be at risk from the anaesthetic, surgery or procedure.
- The cost of treatment for pregnancy, giving birth or nursing.
- The cost of killing or controlling fleas and skin mites unless there is evidence of a flea or mite infestation on your dog.

- The cost of a prescription diet that is not recommended by a vet, not produced by a pet food manufacturer as a prescription diet food, or a prescription diet to lose weight.
- The cost of pheromone products, including DAP diffusers.
- The cost of treatment for a dental illness, under/overshot jaws, crowns and root canal procedures.
- Any costs resulting from organ transplants and any prosthesis including any treatment needed to fit the prosthesis, other than the cost of hip and/or elbow replacement and for the cost of eye lens implants.
- The cost of house calls unless your vet confirms that to move your dog would seriously endanger its health and the cost for your dog to stay or be bathed at a veterinary practice unless its treatment can only be given at a veterinary practice. The cost to transport your dog to a veterinary practice or move your dog within a veterinary practice.
- Fees for euthanasia, cremation or burial if your dog is put to sleep due to aggression unless this resulted from an illness.
- Any administration fees to fill in a claim form, refer your dog to another veterinary practice, admit your dog and any costs for postage, packaging, couriers, housing, cages and bedding.

SECTION 2. DEATH DUE TO ILLNESS OR INJURY

We will pay

The amount you paid for your dog up to £1,500, if your dog dies or is put to sleep by a vet due to an illness or injury that happens or shows clinical signs during the 28 days of this policy. If you do not have evidence of the amount you paid we will pay the price generally paid for a dog of the same age, breed, pedigree and sex at the time your dog was born.

We will not pay

- Any amount if your dog dies or is put to sleep as a result of a pre-existing illness or injury or as a result of an illness or injury connected with gestation or whelping.
- Any amount unless your dog is put to sleep as a result of an illness that cannot be cured or an injury that cannot be treated and it is not humane to keep your dog alive.
- Any amount if your dog is put to sleep as a result of aggression that did not result from an illness.

SECTION 3. ADVERTISING AND REWARD

We will pay

If your dog is lost or goes missing within the 28 days of this policy we will pay up to £1,000 towards the cost to advertise a reward to try and recover your dog. Included in the £1,000 is up to £250 for the reward you have paid.

We will not pay

- Any reward paid to a person living with you, any member of your family, a person employed by you or a person caring for your dog at the time it was lost or stolen.
- Any amount if you do not notify us within 7 days of your dog becoming lost, stolen or straying.
- Any amount if you do not notify the appropriate local authority, your vet, other local vets and animal rescue centres within 48 hours.

SECTION 4. LOSS BY THEFT OR STRAYING

We will pay

The amount you paid for your dog up to £1,500, if your dog is lost or stolen during the 28 days of this policy and you do not get it back within 45 days. If you do not have evidence of the amount you paid we will pay the price generally paid for a dog of the same age, breed, pedigree and sex at the time your dog was born.

We will not pay

- Any amount if you do not notify the appropriate local authority, your vet, other local vets and animal rescue centres within 48 hours.
- Any amount if you do not notify us within 7 days of your dog becoming lost, stolen or straying.
- Any amount if you have not advertised a reward to try and recover your dog.

HOW TO CLAIM

You can download a claim form via our website at www.kcinsurance.co.uk, email us at kcpclaims@agriapet.co.uk or call 0870 379 9010 and tell us your policy number and the type of claim you want to make and we will send you a claim form.

For the different types of claim you will need to send us the following with your claim form:

Veterinary fees - an itemised receipt or invoice for the treatment your dog has received, a clinical history and the breeder's name and address.

Purchase price following death - the purchase receipt and pedigree papers.

Purchase price following loss by theft or straying - the purchase receipt, pedigree papers and details of all vets, authorities and the Police the loss was reported to.

Advertising and reward - receipts for advertisements, a copy of the advertisements, details of all vets and authorities the loss was reported to, a receipt including the full name and address of the person you paid a reward to, an explanation of where and how your dog was found.

Send your completed claim form and supporting documents to Kennel Club Four Weeks Free, 2b Alton House Office Park, Gatehouse Way, Aylesbury, HP19 8XU.

TERRITORIAL LIMITS

The policy is valid in the United Kingdom, the Channel Islands and the Isle of Man.

GENERAL EXCLUSIONS

We will not pay for claims arising directly or indirectly from:

- Any dog less than 6 weeks old or over the age of 12 months at the start of this policy.

- Your dog if you do not own it, including if it is owned by a breeder, a member of a breeder's family, someone who lives with a breeder, or if you are a breeder or a member of a breeder's family.
- Anything that happens outside the Territorial Limits.
- War, invasion, riot, revolution or similar event.
- Terrorism, meaning the use or threat of force or violence by any person or group acting alone, for, or in connection with any organisation or government carried out for political, religious, ideological or similar reasons including the intention to influence any government and/or to put the public in fear.
- Nuclear fuel, nuclear waste or radiation.
- Your dog being put to sleep by order of a Government, Regional authority, Local authority or any organisation or person having the authority.
- Any deliberate injury to your dog by anyone or anything caused by gross negligence.
- Your profession, your occupation, any business and any racing.
- Infringement of United Kingdom, the Channel Islands and the Isle of Man animal health and importation legislation.
- Anything that results from an illness your dog should be vaccinated against, a pre-existing illness or injury and anything that results from rabies.

GENERAL CONDITIONS

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

- You have checked and confirm the date of sale and the date you collected your dog are correct on all documentation.
- You must keep your dog vaccinated by a vet against distemper, hepatitis, leptospirosis and parvovirus. Homeopathic nosodes are not acceptable as vaccines.
- You must take all reasonable precautions to prevent illness, injury loss and theft.
- You agree that your current or previous vet can release information or records about your dog. If the vet charges you for this information you will have to pay.
- You are aged 18 or over, live in the United Kingdom, the Channel Islands or the Isle of Man, are the owner of your dog and it lives with you.
- 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, or by writing to us at: Kennel Club Four Weeks Free, 2b Alton House Office Park, Gatehouse Way, Aylesbury, HP19 8XU.
- If there is any disagreement between your vet and our vet, an independent vet, you and we agree on, will be appointed to arbitrate.
- If we pay a claim and you recover your dog you must pay back all of the money.
- If you are covered by any other insurance, you cannot claim under this policy until you have used all the cover available under the other insurance.
- You must notify claims under Sections 1 and 3 within 30 days of first noticing an illness or injury and not later than 7 days for claims under sections 2 and 4.
- We can take over and exercise any rights in your name against anyone to recover any claim payment.
- You agree to give any reasonable information we need to investigate or verify a claim.
- You must not make a claim that involves your dishonesty or that is false, fraudulent or exaggerated; make a statement or submit a document in support of a claim that is false or incorrect or make a claim for any loss or injury you cause deliberately, allow or are involved in.
- If we suspect or it is proven that a claim involves your fraud or dishonesty we are entitled to recover from you the amount of any claims already paid, keep all premiums, tell the Police and any other appropriate authorities, cancel all your policies and refuse to offer you insurance again.

COMPLAINTS PROCEDURE

Step 1 - Telephone us, email us via our website at www.kcinsurance.co.uk, or write to us at

Kennel Club Four Weeks Free,
2b Alton House Office Park, Gatehouse Way, Aylesbury, HP19 8XU.
Customer Service Telephone 0870 379 9090,
Claims Team Telephone 0870 379 9010.

Step 2 - If you are not satisfied with the outcome of Step 1 you may complain to the Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone 0845 080 1800, email to complaint.info@financial-ombudsman.org.uk. Referral to the Financial Ombudsman does not affect your right to take legal action against Agria International Forsakring AB.

USE OF YOUR PERSONAL INFORMATION

We will hold your personal information securely as required by the Data Protection Act 1998 and use it to manage your policy and handle claims. This may involve giving your information to the Insurers, other insurers, regulatory authorities and our agents. By accepting this policy you agree that we can process your or anyone else's information, including sensitive information. You must give us accurate personal information and obtain consent from any other person insured to give us their personal information. Insurers pass information to Insurance Databases to check policyholder information and to help prevent fraud, we may search these Databases. When you tell us about an incident we, or the Insurers, may pass information about it to Insurance Databases. To help us improve our service, prevent and detect fraud your calls may be monitored and recorded. We may give your information to regulatory bodies to monitor and/or enforce compliance with any regulatory rules and codes. It may also be used in any country, for marketing, offering renewals, research, statistical purposes, crime prevention and general administration.