



# Your Pet Insurance Policy Wording

Third Party Liability Only  
Dogs Only



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## YOUR PET INSURANCE POLICY WORDING

Thank you for choosing Perfect Pet Insurance!

We are honoured that you have trusted us with the well-being of your beloved pet.

Our policies are created with our customers and their pets in mind, which is why our whole service is designed to put pets **first**.

We want to ease the stress and worry that dog parents face by providing affordable pet insurance plans.

Our experienced management team has worked in pet insurance for more than 20 years and as fellow pet parents, we understand the importance of protecting your pet.

One size doesn't fit all when it comes to insuring pets and because we believe every pet deserves protection, we provide a choice of cover options to suit various needs and budgets.

Your Insurance Product Information Document, Policy document and the Schedule should be read together as one document. Please keep these documents together in a safe place.

It is important that you read your policy documents carefully to make sure they meet your needs and to ensure that the information you have given us is correct and up to date.

We have written your Insurance Product Information Document, Policy document and Schedule in plain everyday language, as much as we could, to help you and all our customers make an informed choice about the insurance coverage we offer.

Perfect Pet does not provide any advice or personal recommendations about insurance products.

This policy wording applies to our Third Party Liability Only Product. Some sections of cover may not be applicable to the policy you have selected. Please refer to your Schedule for details of the coverage you have selected so you will know what cover applies to you.

As with all insurance policies, there are exclusions and conditions that apply to your coverage. These documents will also help you understand what claims we will pay and what isn't included in the policy.

If any of the information we have recorded about you or your pet is incorrect, or if you have any questions about this insurance policy, please contact us at Perfect Pet, either by email **info@perfectpetinsurance.co.uk**, or by telephone 01992 667330.

Remember, we also offer upgrades or downgrades in cover in the event you wish to upgrade or indeed downgrade your insurance coverage, subject to the policy terms and conditions. Please contact us at Perfect Pet, either by email **info@perfectpetinsurance.co.uk**, or by telephone 01992 667330 to discuss further.

If you need your Insurance Product Information Document, Policy document and Schedule policy in large print, audio or Braille, email us at **info@perfectpetinsurance.co.uk** and we will be happy to help.

# Pet Insurance Product

## Insurance Product Information Document

## Third Party Liability Only Policy

Casualty & General Insurance Company (Europe) Ltd is regulated in Gibraltar under company number: 89400 with a registered address at Suite 3A, Centre plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

Casualty & General Insurance Company (Europe) Ltd is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this Insurance?

This insurance is a pet insurance product. Pet insurance is like health insurance but for your pet and primarily helps cover veterinary treatment to keep your pet healthy, along with additional benefits such as theft or straying and Third Party Liability. Our pet insurance product is designed for dogs and cats.



### What is insured?

#### Third Party Liability Only

- ✓ Third party liability up to £1,000,000 per claim with £1m the aggregate.



### What is not insured?

- ✗ Any Claim if **Your** pet is not a Dog
- ✗ Any amount greater than the **Benefit Limit** as shown in Your Schedule;
- ✗ The Excess, as shown in **Your Schedule**;
- ✗ Any claim made within, or relating to, the **Waiting Period**;
- ✗ Any claim if the claimant is **You**, a member of **Your Family**, household and/ or employee;
- ✗ Any costs relating to criminal proceedings against **You**;
- ✗ Any claims relating to **You**, **Your Family** or anyone looking after **Your** dog with **Your** permission;
- ✗ Any claims relating to **Your** occupation, profession or business;
- ✗ Any claim which has arisen at **Your** place of work, occupation, profession or business;
- ✗ Any claim if **Your** dog is kept or lives on premises which sells or supplies alcohol.
- ✗ Any claim where liability has been accepted by **You** or **Your Family** without **Our** involvement or approval unless the liability would exist without that agreement;
- ✗ Any claim where the liability is covered by any other insurance policy;
- ✗ Any claim where a misrepresentation has been made by **You** at the **Start Date of Your Policy** and that misrepresentation is relevant to the claim.
- ✗ Any claim where **We** discover that **Your** dog has previously shown signs of **Aggression** and **You** did not advise Us;
- ✗ Any claim where there has been a change to **Your** dog's normal behaviour and **Your** dog has started showing signs of **Aggression** and **You** did not advise **Us**;
- ✗ Any claim where the advice from a breeder, animal rehoming centre, **Vet** or pet behaviourist has not been followed in respect of **Your** pet;
- ✗ Any claim as a result of **Your** pet's interaction with other animals or worrying livestock;
- ✗ Any claim if the incident happens in a place where dogs are specifically prohibited from being in;
- ✗ Any claim resulting from illegal activity including but not limited to poaching or dog fighting;
- ✗ Any claims where no legal liability is established;
- ✗ Any fines, compensation and prosecution costs following **Your** prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 or the Dangerous Dogs (Northern Ireland) Order 1991;
- ✗ Any claim resulting from **Your** pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.



## Are there any restrictions on cover?

- ! This insurance only provides cover for pets that are dogs.
- ! Your pet is not named on the Excluded Breeds list detailed in Your Policy wording.
- ! Your pet resides with You in the UK and You are the owner and keeper.
- ! Any dogs used for guarding, racing, coursing or “beating” whether for business or recreational purposes are excluded from Our Policy.
- ! Any claim where a misrepresentation has been made by You at the Start Date of Your Policy and that misrepresentation is relevant to the claim.
- ! You must be over 18 years of age.



## Where am I covered?

- ✓ This **Policy** provides cover for **UK** residents in the **United Kingdom** only.



## What are my obligations?

It is important **You** check that this **Policy** meets your needs and **You** make sure the information **You** have given us is correct. **You** must tell **Us** if this information is wrong, or if it changes. Failure to provide accurate and complete information to the best of **Your** knowledge may result in increased premiums, refusal of a claim or **Your Policy** being cancelled, and may affect **Your** ability to gain insurance from other insurers.

Consumer Insurance (Disclosure and Representations) Act 2012 & The Insurance Act 2015 - **You** are required by the provisions of the above Acts to take care to supply accurate and complete answers to all the questions **You** were asked at the time of insuring with **Us**. Please **Your Policy** wording for further details.

For cover to be in place **You** must pay the agreed premium as shown on **Your Schedule**.

In the event of a claim **You** must notify **Us** as soon as possible and provide all the information requested by the claims handler.



## When and how do I pay?

This is an annual **Policy**; **You** can pay **Your** premium as a one off payment annually or in monthly instalments. Payment can be made by direct debit or debit/credit card.



## When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on **Your Policy Schedule**.



## How do I cancel the contract?

If **You** choose to cancel **Your** insurance, simply notify Perfect Pet at [info@PerfectPetInsurance.co.uk](mailto:info@PerfectPetInsurance.co.uk) or call 01992 667330.

## Our Third Party Only Product

**Our Third Party Liability Only Product** only provides cover for Third Party Liability for Dogs only. No other coverage is provided under this **Policy**.

**Your Policy** at all times remains an annual contract. This means **We** are not under an obligation to offer You a renewal; and in the event **We** do offer **You** a renewal, **Your Premium** can change, along with the **Policy** terms and conditions, which can be altered at renewal.

You are not under an obligation to renew **Your Policy**.

## Important Information for Our Customers

**Our** Insurance Product Information Document does not contain the full description of the terms of **Your** insurance **Policy**.

Full details can be found in **Your Policy** wording. It is important that **You** read all **Policy** documentation carefully when **You** receive it to ensure the **Policy** meets **Your** needs. **Perfect Pet** does not provide advice or personal recommendations to its customers concerning the suitability of the insurance products it offers.

## Perfect Pet

Tedaisy Insurance Brokers Limited t/a **Perfect Pet (“Perfect Pet”)** is an appointed representative of Tedaisy Underwriting Limited who is authorised and regulated by the Financial Conduct Authority, firm reference number 504604.

Full details are available on the Financial Services Register at <https://register.fca.org.uk/> (or by calling the FCA on 0800 111 6768 or 0300 123 9123).

Tedaisy Insurance Brokers Limited is registered in England and Wales with company number 09981861 at

Warner House  
123 Castle Street  
Salisbury  
SP1 3TB

**Perfect Pet** is an insurance intermediary that acts for and on behalf of the **Insurer**. **Perfect Pet** do not charge **You** a fee for arranging **Your** insurance with the **Insurer**, however, do receive a commission from the **Insurer** which is a percentage of the total premium paid. **Perfect Pet** do not have any direct or indirect shareholding in any **Insurer**.

## Making a Claim

**We** are here to help and make the claims process as straight forward as possible.

In the event that **You** need to submit a claim, please email Your completed and signed claim form, along with **Your** pets full medical history, to [claimform@perfectpetinsurance.co.uk](mailto:claimform@perfectpetinsurance.co.uk) or, alternatively, You can post the claim form to:

**Perfect Pet Insurance,  
Tedaisy Claims Limited**  
Warner House  
123 Castle Street  
Salisbury  
SP1 3TB

Remember, **Your Vet** will need to complete the medical information about Your pet and both You and Your Vet will need to sign the form.

In order to prevent delays, when making a claim please attach **Your** pet’s full medical history with the claim form.

## Complaints

**We** aim to provide **You** with the service You expect from a professional pet insurance company. However, if **We** get it wrong, **We** want to hear from **You** so that **We** can try and make it better.

**We** will investigate **Your** complaint in a timely, impartial and professional manner. Full details of **Perfect Pet** Complaints Procedure is available on the **Perfect Pet** website. We will also issue You with a copy in **Our** initial communication with **You**.

If **Your** complaint is about the sale or general administration of this **Policy**, please contact **Us** at [customerresolutions@perfectpetinsurance.co.uk](mailto:customerresolutions@perfectpetinsurance.co.uk) or, alternatively, **You** can write to **Us** at:

**Customer Resolutions Manager  
Perfect Pet Insurance**  
Warner House  
123 Castle Street  
Salisbury  
SP1 3TB  
**Telephone: 01992 667330**

If **Your** complaint is about a claim please contact **Us** at [customerresolutions@perfectpetinsurance.co.uk](mailto:customerresolutions@perfectpetinsurance.co.uk) or, alternatively, **You** can write to **Us** at:

**Customer Resolutions Manager  
Tedaisy Claims Limited**  
Warner House  
123 Castle Street  
Salisbury  
SP1 3TB  
**Telephone: 01992 667330**

### Financial Ombudsman Service

Once **We** have issued **Our** Final Response; or in the event **You** have not heard from **Us** within 8 weeks; or in the event **You** remain dissatisfied, **You** can ask the Financial Ombudsman Service (FOS) to review **Your** complaint. This service is independent and free of charge to **You** and using this service does not affect **Your** legal rights.

Please note that **You** have six months from the date of the final response in which to refer **Your** complaint to the FOS.

Their address is:

**The Financial Ombudsman Service**  
**Exchange Tower London**  
**E14 9SR**

**Telephone: 0800 0234567 or 0300 1239123**  
**Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

### Financial Services Compensation Scheme

In the event **We**, as the **Insurer** of **Your Policy** are unable to meet **Our** liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS").

Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or via phone on 0800 678 1100.

### Am I eligible for cover?

**You** are eligible for cover if **Your** pet:

- Is a dog; and
- Is not an excluded breed as detailed in "Section 12 - Excluded Breeds – Dogs." in **Your Policy** document; and
- Is a minimum of four weeks old; and
- resides with **You** in the **United Kingdom** and **You** are the owner and keeper.

### The Insurer

Casualty & General Insurance Company (Europe) Limited is registered in Gibraltar under company number 89400 with a registered address at Suite 3A, Centre Plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

Casualty & General Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of its regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **Us** on request.

## Policy Definitions

Please see below for the definitions of certain words and terms which are used in **Your Policy** wording.

If **We** explain what a word and /or term means, then that word and/ or term has the same meaning and context wherever it appears in **Your Policy** and **Schedule**. These words and/ or terms are highlighted in bold throughout **Your Policy** and **Schedule** for ease of reference only.

Accidental Injury	Means a sudden, unforeseen, unintended action or event, with a specific time and place which results in damage to one or more parts of <b>Your</b> pet's body.
Administrator	Means Tedaisy Insurance Brokers Limited trading as <b>Perfect Pet</b> and acting as the <b>Policy Administrator</b> on behalf of the <b>Insurer</b> .
Aggression/Aggressive	Means any social interaction which leads or could lead to <b>Your Pet</b> inflicting damage or other harm upon another pet or person, whether caused reactively or without provocation.  The threat of harm to another pet or person can include, but is not limited to snarling, growling, snapping, biting, barking or lunging.
Behavioural Issues	Means a change in the normal, everyday behaviour of <b>Your</b> pet caused by a medical, mental or emotional ailment.
Benefit Limit	Means the maximum amount that can be claimed under <b>Your Policy</b> .
Claims Handler	Means Tedaisy Claims Limited acting as the claims administrator on behalf of the <b>Insurer</b> .
End Date	Means the date on which <b>Your Policy</b> ends, which will be the earliest of the following:  The <b>Period of Insurance</b> has ended; <b>You</b> fail to pay <b>Your Policy Premium</b> ; <b>You</b> or <b>We</b> cancel the <b>Policy</b> ; The <b>Benefit Limits</b> have been exhausted and no cover remains; Death of <b>Your</b> pet; Theft or Loss of <b>Your</b> pet; <b>You</b> or <b>We</b> do not renew the <b>Policy</b> .
Excess	Means the amount payable by You towards each and every claim, and as further detailed in <b>Your Schedule</b> .
Family	Means <b>Your</b> husband, wife, partner, civil partner, children, parents, or other relatives who normally reside with <b>You</b> .
Insurer	Means the insurance company underwriting <b>Your Policy</b> . The <b>Insurer</b> is Casualty & General Insurance Company (Europe) Limited ("CGICE"), a limited company registered in Gibraltar with registered number 89400, whose registered office is located at Suite 3A Centre Plaza, 2 Horse Barrack Lane, Gibraltar GX11 1AA. CGICE is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act.
Perfect Pet	Means Tedaisy Insurance Brokers Limited trading as <b>Perfect Pet</b> and acting as the <b>Policy Administrator</b> on behalf of the <b>Insurer</b> .
Period of Insurance	Means the period of time for which <b>You</b> have paid Your insurance <b>Premium</b> for. All Our policies run for one year, commencing on the <b>Start Date</b> and running until the <b>End Date</b> .
Policy	Means the contract of insurance between <b>You</b> and the <b>Insurer</b> , CGICE.
Premium	Means the amount paid, or to be paid, annually or in monthly instalments by You as shown on the <b>Schedule</b> .  All <b>Our Premiums</b> include insurance premium tax (IPT) where applicable, and at the prevailing rate.
Schedule	Means the document providing full details of the cover You have selected which forms part of <b>Your Policy</b> with the <b>Insurer</b> .
Start Date	Means the date when <b>Your Policy</b> comes into effect, as stated in <b>Your Policy Schedule</b> .
United Kingdom ("UK")	Means England, Scotland, Wales and Northern Ireland together referred to as the " <b>United Kingdom</b> " (" <b>UK</b> ")



Vet	Means a veterinary surgeon who is a registered member of the Royal College of Veterinary Surgeons (“RCVS”).
Waiting Period	Means a period of: 14 days from the Policy Start Date for all sections of covers.
We, Us, Our	Means the <b>Insurer</b> , Casualty General Insurance Company (Europe) Limited (“CGICE”).
You, Your	Means the person named as the “ <b>Policy Holder</b> ” in the <b>Schedule</b> .

### Important Information about Our Products and this Policy Wording Our Third Party Liability Only Product

**Our** Third Party Liability Only Product only provides cover for Third Party Liability for Dogs only. No other coverage is provided under this **Policy**.

Some sections of cover may not be applicable to the **Policy You** have selected. Please refer to **Your Schedule** for details of the coverage **You** have selected so **You** will know what cover applies to **You**.

**Your Policy** at all times remains an annual contract. This means **We** are not under an obligation to offer **You** a renewal; and in the event **We** do offer **You** a renewal, **Your Premium** can change, along with the **Policy** terms and conditions, which can be altered at renewal. **You** are not under an obligation to renew **Your Policy**.

### Upgrading or Downgrading Your Policy

In the event **You** wish to alter **Your** insurance coverage, **We** offer the options of Upgrading or Downgrading **Your Policy**. Please contact **Us** at **Perfect Pet**, either by telephone on 01992 667330 or by email [info@perfectpetinsurance.co.uk](mailto:info@perfectpetinsurance.co.uk) to discuss further.

## Section 1 - Third Party Liability

### What is insured?

This section of **Your Policy** provides cover for damages and legal costs where **You** are found liable in the event **Your** dog causes death, injury or property damage.

Under this section of cover, **We** will also pay if someone **You** have asked, who is not a member of Your Family and **You** are not paying them, is looking after **Your** dog when the death, injury or property damage occurs.

The limit **We** will pay under this section is shown in **Your Schedule**.

### What is not insured?

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to this section of coverage.

- Any claim if **Your** pet is not a dog;
- Any amount greater than the **Benefit Limit** as shown in **Your Schedule**;
- The **Excess**, as shown in **Your Schedule**;
- Any claim made within, or relating to, the **Waiting Period**;
- Any claim if the claimant is **You**, a member of **Your Family**, household and/ or employee;
- Any costs relating to criminal proceedings against **You**;
- Any claims relating to **You**, **Your Family** or anyone looking after **Your** dog with **Your** permission;
- Any claims relating to **Your** occupation, profession or business;
- Any claim which has arisen at **Your** place of work, occupation, profession or business;
- Any claim if **Your** dog is kept or lives on premises which sells or supplies alcohol.
- Any claim where liability has been accepted by **You** or **Your Family** without **Our** involvement or approval unless the liability would exist without that agreement;
- Any claim where the liability is covered by any other insurance policy;
- Any claim where a misrepresentation has been made by **You** at the **Start Date of Your Policy** and that misrepresentation is relevant to the claim.
- Any claim where **We** discover that **Your** dog has previously shown signs of **Aggression** and **You** did not advise **Us**;
- Any claim where there has been a change to **Your** dog's normal behaviour and **Your** dog has started showing signs of **Aggression** and **You** did not advise **Us**;
- Any claim where the advice from a breeder, animal rehoming centre, **Vet** or pet behaviourist has not been followed in respect of **Your** pet;
- Any claim as a result of **Your** pet's interaction with other animals or worrying livestock;
- Any claim if the incident happens in a place where dogs are specifically prohibited from being in;
- Any claim whilst **Your** Pet is in transit by automotive vehicle, bicycle or bicycle trailer;
- Any claim that occurs outside the **United Kingdom**;
- Any claim resulting from illegal activity including but not limited to poaching or dog fighting;
- Any claims where no legal liability is established;
- Any claim resulting from **Your** Pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases;
- Any fines, compensation and prosecution costs following **Your** prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 or the Dangerous Dogs (Northern Ireland) Order 1991;

## Conditions

As with all insurance policies, there are exclusions and conditions that apply to Your coverage. We have listed below the conditions that apply to this section of coverage.

- **You** must notify **Us** immediately of any claim made against **You**;
- **You** must not admit responsibility, offer, promise, pay or agree to pay any claim, settle or negotiate with any third party following an event that may or may not give rise to a claim without **Our** written permission;
- **You** must inform **Us** immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings;
- **You** must send **Us** immediately any correspondence and/or documents You receive in relation to an event without replying to it;
- **You** agree to assist **Us** in establishing the circumstances behind an incident and provide **Us** with written statements, and the details of any witnesses and attend court if required;
- If **Your** dog is injured in an attack by another dog, **You** must supply **Us** with witness statements and full details of the other pet owners insurance as **We** may take action against the owner of the other dog on **Your** behalf if **We** feel the other dog owner can be proven legally liable;
- **You** agree that **We** can commence legal action to get compensation from any third-party or recover from any third-party any payments that have already been made in **Your** name;
- **You** agree that **We** can take over and conduct in **Your** name the defence and/or settlement of any claim under this Policy;
- **You** must help **Us** to take legal action against anyone in relation to **Your Policy** with **Us** or help **Us** defend any legal action in relation to **Your Policy** with **Us** should **We** ask **You** to.
- **You** must provide **Us** with full details of any other insurance policy held in **Your** name or held in connection with **Your** pet.
- In the event that there is another insurance policy in force, You must report the incident to that insurance company first and tell **Us** the name of that insurance company, **Your Policy** number with that company and the reason for **You** lodging a claim with that insurance company.
- We reserve the right to remove this section of cover, Third Party Liability, from **Your Policy** where **We** believe cover should be withdrawn. This will not result in a **Premium** reduction.

## Section 2 - General Conditions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the conditions that apply to all sections of Your Policy coverage.

The following conditions apply to the whole of this Policy

- **You** must tell **Us** immediately of any changes in **Your** circumstances that may affect **Your** pet insurance and the cover provided.
- This includes but is not limited to; any change of address for either **You** or change in **Your Vet**, any change of ownership of **Your** pet, or any complaints made about **Your** pet, including any change in **Your** pets normal, everyday behaviour or if **Your** pet starts displaying **Aggression**.
- Some changes may result in a **Premium** change or **Your Policy** being voided.
- You agree that **Your** current and any previous **Vet** may release information or records regarding the medical history (including test results and the history of the weight) for any **Your** pets insured with **Us**.
- **You** agree that **We** can commence legal action to get compensation from any third-party or recover from any third-party any payments that have already been made in **Your** name.
- **You** must ensure that **Your** pet is vaccinated and dewormed and that all recommended vaccinations are kept up to date.
- As a minimum, **Your** dog should be vaccinated against distemper, hepatitis, leptospirosis, kennel cough, lung worm, heart worm and parvovirus.
- **You** must provide proper care and attention to Your pet at all times and take all reasonable precautions to prevent **Accidental Injury**.
- You must comply with all laws that relate specifically to **Your** pet, including but not limited to “Section 27 of the Road Traffic Act 1988”, which states that a dog that is on a designated road must be on a collar and lead and under control.
- **You** must ensure that **Your** dog is under control at all times, and due care should be maintained to prevent **Your** dog from escaping and causing itself **Accidental Injury** or any other persons or animals.
- When walking near or in an area where Your pet could escape onto a designated road **You** must ensure **Your** dog is on a collar and lead.
- **You** must ensure **Your** pet cannot escape or stray from **Your** property.
- **You** must ensure that any area in which **Your** pet is kept is secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape.
- When loading **Your** pet into or out of **Your** vehicle or another person’s vehicle, **You** must ensure that the area is either secure or **Your** pet is on a lead and under **Your** control.
- If **Your** Pet is injured in an attack by another dog, **You** must supply **Us** with witness statements and full details of the other pet owners insurance as **We** may take action against the owner of the other dog on **Your** behalf if **We** feel the other dog owner can be proved legally liable.
- If **You** deliberately or recklessly mislead **Us** or conceal information that **We** consider important to the **Policy** at **Your Policy Start Date** or renewal, **We** may cancel **Your Policy** and retain any **Premium** paid. This includes where **Your** pet’s breed or date of birth has not been declared to **Us** correctly and is not stated correctly on **Your Schedule** as a result. Actions such as these could lead to **Us** voiding **Your Policy**.
- At the end of each **Period of Insurance**, **We** may alter the terms and conditions of **Your Policy**. **We** may take into consideration the following, but not limited to: **Your** pet’s age, medical history, **Excess**, **Policy** benefits, and the **Premium**.
- If **We** are unable to collect any **Premium** when due, **We** will try to contact **You** in order to collect the **Premium**. If **We** cannot collect the outstanding **Premium** within 14 days of the **Premium** due date, **Your Policy** will be cancelled with effect from the **Premium** due date. Any outstanding claims, whether submitted to **Us** or not, will not be honoured or paid.
- **Your** dog must be microchipped in accordance with the “Microchipping of Dogs Regulations”. It is **Your** responsibility to ensure that the information held on record by the relevant microchip provider is kept accurate and up to date.
- If You fail to microchip **Your** Pet, in accordance with the applicable law, **We** reserve the right to void **Your Policy**;
- You must submit any claims and claims forms to **Us** in a timely manner. In any event, **We** will not pay claims greater than 90 days old.
- If at the time of an event giving rise to a claim under this **Policy**, there is any other insurance policy in **Your** name, which is active and provides cover for the same expense, loss, damage or liability then We will only be liable for **Our** proportionate value of the claim, such proportion being determined by reference to the cover provided under each of the relevant policies. This General Condition does not apply to the Third Party liability section of cover.
- In the event that there is another insurance policy in force, **You** must report the incident to that insurance company first and tell **Us** the name of that insurance company, **Your** Policy number with that company and the reason for **You** lodging a claim with that insurance company.

### Section 3 - General Exclusions

As with all insurance policies, there are exclusions and conditions that apply to **Your** coverage. **We** have listed below the exclusions that apply to all sections of **Your Policy** coverage.

The following exclusions apply to the whole of this **Policy**. We will not pay claims for any of the following reasons;

- Any malicious or wilful injury or gross negligence suffered by **Your** pet which is caused by **You**, or members of **Your Family**.
- If **Your** pet is less than 4 weeks of age at **Your Policy Start Date**.
- Any claim or part of an invoice that is over 90 days' old.
- If **Your** pet suffers from a notifiable disease as named in the Animal Health Act 1981/2002 and/or in the Animal Health and Welfare Act 1984, or any sexually transmitted diseases, or Rabies, or Aujeszky's Disease or Leishmaniasis.
- Any costs, loss, illness, injury, damage, death or legal liability directly or indirectly caused by:
  - An epidemic, pandemic or other such health warning, and declared as such by the Department of Environment, Food and Rural Affairs (DEFRA), and/or the Animal & Plant Health Agency (APHA) and/ or the World Health Organisation;
  - Arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring;
  - Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
- The destruction of Your pet, by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.
- Any costs and compensation if **Your** pet is put to sleep under a court order of the Animal Health Act 1981/2002 and/or Animal Health and Welfare Act 1984.
- As a result of restrictions put on **Your** pet by the Department for Environment, Food and Rural Affairs (DEFRA) and/or the Animal & Plant Health Agency (APHA).
- Any claim resulting from **Your** pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.
- Any legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom.
- Any loss, damage or liability, cost or expense of any kind caused directly or indirectly by war, civil war, invasion, insurrection, rebellion or revolution.
- Any claim arising from radiation, nuclear explosion, or pollution of air, soil and water.
- The cover provided by this **Policy** only applies to incidents which occur within the **UK** and will not apply to any event arising in any countries outside of the **UK** with the exception of "Section 4 - Overseas Holiday Cover - Veterinary Fees" where cover is extended for **Vet Fees** only which occur outside of the **UK**, but at all times within the EU and are members of the "**Pet Travel Scheme**" (PETS).
- This **Policy** does not cover any loss, bodily injury, damage, or any legal liability to pay compensation arising out of a decision of any court made in accordance with the laws of the United States of America or Canada.
- Any costs related with organ transplantation or blood donation.
- Any costs for **Treatment** incurred after the **Policy End Date** as shown on **Your Schedule**;
- Any costs or claims if Your **Policy** is cancelled, lapsed or expired or after the **End Date**.
- Any claim that is against the laws of England and Wales;

## Section 4 - Excluded Breeds

- The following breeds of dogs will not be covered, regardless of whether these are pedigree breeds or cross breeds:
- Akita, Alapaha Blue Blood Bulldog, American Bandogge (Bandog), American Bully, American Pit Bull Terriers, American Staffordshire Bull Terriers, Anatolian Shepherd Dog (Karabash), Australian Dingo, Boerboel, Bucovina Shepherd Dog, Bully Kutta, Cane Corso, Caucasian Ovcharka, Chinese Chongqing, Chow Chow, Dogo Argentino, Fila Brasileiro, Gull dong, Indian Pariah Dog, Irish Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Kangal Shepherd Dog (Kangal), Korean Jindo, Perro de Presa Canario (Canary Dog), Pit Bull Terriers, Pit Bulls, Raccoon Dog, Romanian Raven Shepherd Dog, Sabueso Español (Spanish Scenthound), Shar Pei, Thai Ridgeback, Tibetan Mastiff, Wolf Hybrids, Wolves
- Or any cross of any of these listed dog breeds or any 'type' defined in the Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 and the Dangerous Dogs (Northern Ireland) Order 1991 and as amended, considered to match the description of a prohibited 'type'; any breed crossed with these dogs; and any other breed or type added at a later date.
- Any Breed where Your dog should be registered under the Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 and the Dangerous Dogs (Northern Ireland) Order 1991 and as amended, is excluded. This exclusion also comprises any 'type' defined in these Acts, considered to match the description of a prohibited 'type'; any breed crossed with these dogs; and any other breed or type added at a later date.
- Any dogs used for the following activities and/or pursuits are excluded from **Our Policy**:
  - Trade, profession or business or used as gundogs, breeding, showing or taken to a place of work;
  - In connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes.
- Any dogs used for guarding, racing, coursing or "beating" whether for business or recreational purposes are excluded from **Our Policy**.
- Any claim if **Your** dog is kept or lives on premises which sells or supplies alcohol.

## Section 5 - Making a Claim

**We** are here to help and make the claims process as straight forward as possible.

In the event that You need to submit a claim, please email Your completed and signed claim form, along with Your pets full medical history, to [claimform@perfectpetinsurance.co.uk](mailto:claimform@perfectpetinsurance.co.uk) or, alternatively, You can post the claim form to:

**Perfect Pet Insurance,  
Tedaisy Claims Limited**

Warner House  
123 Castle Street  
Salisbury  
SP1 3TB

Remember, **Your Vet** will need to complete the medical information about **Your** pet and both **You** and **Your** Vet will need to sign the form.

In order to prevent delays, when making a claim please attach **Your** pets full medical history with the claim form.

**We** reserve the right to contact vets in **Your** general postcode area to establish if **Your Pet** has received any relevant treatment to **Your** claim and to request any additional clinical history for **Your Pet** to assist with **Our** review of Your claim, even in the event that **You** have not disclosed that vet to Us.

## Section 6 - Complaints

**We** aim to provide **You** with the service **You** expect from a professional pet insurance company. However, if **We** get it wrong, **We** want to hear from **You** so that **We** can try and make it better.

**We** will investigate **Your** complaint in a timely, impartial and professional manner. Full details of Perfect Pet Complaints Procedure is available on the Perfect Pet website. We will also issue **You** with a copy in **Our** initial communication with **You**

## Perfect Pets

If **Your** complaint is about the sale or general administration of this **Policy**, please contact Us at [customerresolutions@perfectpetinsurance.co.uk](mailto:customerresolutions@perfectpetinsurance.co.uk) or, alternatively, You can write to Us at:

**Customer Resolutions Manager  
Perfect Pet Insurance**

Warner House  
123 Castle Street  
Salisbury  
SP1 3TB  
Telephone: 01992 667330

If Your complaint is about a claim, please contact Us at [customerresolutions@perfectpetinsurance.co.uk](mailto:customerresolutions@perfectpetinsurance.co.uk) or, alternatively, You can write to Us at:

**Customer Resolutions Manager  
Tedaisy Claims Limited**

Warner House  
123 Castle Street  
Salisbury  
SP1 3TB  
Telephone: 01992 667330

## Financial Ombudsman Service

Once **We** have issued Our Final Response; or in the event **You** have not heard from **Us** within 8 weeks; or in the event **You** remain dissatisfied, **You** can ask the Financial Ombudsman Service (FOS) to review Your complaint. This service is independent and free of charge to **You** and using this service does not affect **Your** legal rights.

Please note that **You** have six months from the date of the final response in which to refer **Your** complaint to the FOS.

Their address is:

**The Financial Ombudsman Service**

**Exchange Tower London**

**E14 9SR**

**Telephone: 0800 0234567 or 0300 1239123**

**Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

## Section 7 - Cancelling Your Policy

This section explains **Your** rights in respect of cancelling **Your Policy**. This section also sets out **Our** rights in respect of cancelling **Your Policy**.

Your rights - 14 Day Cooling off Period: -

- **You** can cancel **Your Policy** within 14 days from the **Start Date** or the date **You** receive the **Policy** terms and conditions whichever is the later;
- If **You** cancel **Your Policy** within this 14 day period, **We** will refund any **Premium You** have paid unless **You** have made a claim and settlement terms are subsequently agreed; and
- If a claim has been made the full **Premium** will be due at cancellation, which **We** reserve the right to deduct from any claim settlement prior to the claim being paid to **You**.

Your rights - After the 14 Day Cooling off Period: -

- After the 14 day period, as long as no claim has been made, **You** may cancel this **Policy** at any time and receive a pro rata refund of the **Premium** paid for each unexpired full month of cover, calculated from the date the cancellation request is received by Us.
- If a claim has been made the full annual **Premium** will be due at cancellation, which **We** reserve the right to remove from any claims settlement before any claim is made.

If **You** choose to cancel **Your** insurance, simply call **Perfect Pet** on 01992 667330

Our Rights to cancel: -

- **We** may cancel this **Policy** by giving **You** 30 days' notice in writing if **We** have a valid reason for doing so.
- Valid reasons may include, but are not limited to:
  - If **We** suspect fraudulent activity;
  - If **You** are not complying with the terms and conditions of the **Policy** in a material way.
  - If **You** or anyone acting on **Your** behalf use threatening or abusive behaviour towards **Our** staff, the staff employed by **Our Administrator**, the staff employed by **Our Claims Handlers** or any other suppliers **We** have engaged to administrate **Your Policy**;
  - If **You** have failed to keep up to date with **Your** payments, We reserve the right to either cancel **Your Policy** or with-hold claims settlement until **Your Premiums** are brought up to date in line with **Your Policy Schedule**.
  - If **You** fail to microchip **Your Pet**, in accordance with the applicable law.
- A cancellation email will be sent to **You** and:
  - Any **Premium You** have paid for the period after the cancellation will be refunded to **You**; and
  - **We** will only pay any valid claim occurring before the cancellation date;
  - If the claim relates to fraudulent activity or where **Your Policy** has been voided, We may not pay any claim occurring before the cancellation date and reserve the right to recover monies where claims have been paid to **You**.
  - If a claim has been made the full annual **Premium** will be due at cancellation, which We reserve the right to remove before any claim is made.



## Section 8 - Renewal of Your Policy

This section explains **Your** rights and **Our** rights at **Renewal**.

- **We** can review the **Premium** at renewal, and this may increase, decrease or stay the same;
- The terms and conditions of the **Policy** may be changed, and **We** will always give **You** at least 21 days' notice of any change in writing and it will be sent to the address or email that **You** have told **Us** to use for communication purposes;
- The circumstances that may give rise to a change in Premium or to the terms and conditions of the **Policy** are:
  - **Your** overall claims experience; or
  - changes in legislation, taxation or interest rates; or to improve the clarity of **Your** terms and conditions.

If **You** are unhappy with any changes **We** make, **You** can cancel **Your Policy** in accordance with **Your** rights.

- **Your Policy** is an annual **Policy** and will automatically renew each year, unless **You** have informed **Us** that **You** would like to cancel, or **You** have opted out of automatic renewals;
- **We** will contact **You** within 21 days before **Your Policy** renews to inform **You** of any changes to **Your Policy** with details of **Your** renewal **Premium** and any applicable **Excesses**.
- If **You** previously paid **Your Premium** by credit or debit card, the renewal **Premium** will be collected from the original credit or debit card. If there are any changes to the card details and collection is not possible, **You** will need to contact **Us** to make **Your** renewal payment or **Your Policy** will lapse.
- **We** will assume at renewal that **Your** details have not changed, and **You** have the consent of the credit or debit card holder, unless **You** inform **Us** otherwise.
- If **You** submit a claim after **Your** renewal has been issued and this would have affected the renewal **We** offered had **We** been aware of the claim, **We** reserve the right to amend the premium back to the renewal date as not to jeopardise **Your Insurer**.
- If **You** pay **Your Premium** by monthly direct debit, then payments will continue following the renewal date.

## Section 9 - When the Policy and cover ends

This Policy will end automatically at the earliest of the following events, the **End Date**:

- The **Period of Insurance** has ended;
- **You** fail to pay **Your Policy Premium**;
- **You** or **We** cancel the **Policy**;
- The **Benefit Limits** have been exhausted and no cover remains;
- Death of **Your** pet;
- Theft or Loss of **Your** pet;
- **You** or **We** do not renew the **Policy**.

## Section 10- Regulatory & Legal Information

The following information forms part of **Your** Insurance **Policy** and details regulatory and legal information which is important.

### Financial Services Compensation Scheme

In the event **We**, as the Insurer of **Your Policy** are unable to meet **Our** liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS").

Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or via phone on 0800 678 1100.

### Keeping to the terms of the Policy

We will only insure **You** and provide the cover described in the **Policy** and shown on **Your Schedule** if:

- **You** pay the **Premium** on the agreed date; and
- When making a claim **You** meet all of the conditions as far as they apply; and
- **You** have taken reasonable care to ensure that declarations made and information given to **Us** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true. This information includes, but is not limited to **Your** pets breed, Age, Sex and information about **Your** pet's behaviour.
- **You** tell **Us** immediately of any changes in **Your** circumstances that may affect **Your** pet insurance and the cover provided.
- If any of the above conditions are not complied with, **We** reserve the right to amend the **Premium** or cancel the **Policy**.

### Fraud

- **We** take fraud seriously.
- If **You**, or anyone acting on **Your** behalf, submits a claim which is in any way at all false or fraudulent, or if **You**, or anyone acting on **Your** behalf supports a claim with any false and/or fraudulent document, or statement, then **We** will not be liable to pay the claim, and **We** may recover any sums paid by **Us** to **You** in respect of the claim and **We** may, by notice to **You**, treat the **Policy** as terminated from the time of the fraudulent act.
- If **You** fraudulently provide **Us** with false information, statements or documents, **We** may record this action on anti-fraud databases and **We** may also notify other insurers or relevant organisations.
- If **You** contact **Us** electronically, **We** may collect **Your** electronic information identifier e.g., Internet Protocol (IP) address or telephone number supplied by **Your** service provider.
- We may use this information and share this information to help **Us**:
  - To assess financial and insurance risks; recover debt; prevent and detect crime;
  - Develop **Our** services, systems and relationships with **You**;
  - **We** will not disclose **Your** information to anyone outside the Group except where:
    - **We** have **Your** permission;
    - **We** are required or permitted to do so by law;
  - This information is provided to fraud prevention agencies and other companies that provide a fraud prevention service to **Us**, **Our** partners or **You**;
  - **We** may transfer rights and obligations under this agreement.

### Choice of law

- All aspects of this **Policy** are subject to the laws of England and Wales.
- Unless **We** agree otherwise, the language of the **Policy** and all **Our** communications with **You** will be in English.

### Rights of Parties

- A person or company who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **Policy**.

## Your Personal Data – Data Protection and the General Data Protection Regulation (GDPR)

We will only collect and use **Your** personal data in the following circumstances:

### Personal Data and Policy Administration and Claims Management

- **We** may collect and use **Your** name, identity and contact information, billing details and personal information correlated with **Your** pet insurance **Policy** for the purpose of deciding whether to enter, and then performing, the agreement between **Us** to provide **You** a pet insurance **Policy**;
- **We** may share personal data collected for these purposes with the **Administrator** and the **Claims Handler** to manage **Your Policy** and any claims **You** may submit;
- **We** may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud;
- **We** will retain the personal data collected to manage and administer **Your Policy** for the duration of the **Period of Insurance** plus 6 years;
- If **You** make a claim under **Your Policy**, **We** will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim;
- **We** may share this personal data with the **Claims Handler** to manage the claim.
- **We** may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud;
- **We** will retain personal data collected in relation to a claim for 6 years from the conclusion of the claim.

### Personal Data and Marketing

- **We** may use **Your** personal information to inform **You** of updates and changes to **Our** services;
- **We** will not share **Your** personal data with any third parties for marketing purposes without **Your** agreement.

### Personal Data and Your Personal Data Rights

- **We** will keep **Your** personal data secure;
- **We** will not transfer **Your** personal data outside the **United Kingdom**, Gibraltar and the **European Economic Area** without first notifying **You** and informing **You** of the safeguards **We** will use to protect **Your** personal data;
- **You** have the right to have access a copy of the personal data **We** hold about **You**;
- **You** have the right ask **Us** to correct **Your** personal data if it is inaccurate or incomplete;
- **You** have the right to ask **Us** to erase **Your** personal data. **We** will provide **You** with a written response to any such request, including any reasons why **We** do not agree to the request;
- **You** have the right to stop **Us** processing **Your** personal data in certain ways, e.g., for marketing purposes;
- If **We** do not agree to erase **Your** data because it might be needed for a future legal claim, **We** might instead agree to restrict its processing to these reasons alone;
- **You** have the right to obtain a copy of **Your** personal data for **Your** own purposes and to move, copy or transfer it from one environment to another;
- **You** have the right to object to the processing of **Your** personal data for the purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, **You** damage or distress.
- **You** can exercise the above rights by contacting: **dpa@perfectpets.com**;
- If **You** have any questions or concerns about how **We** handle **Your** personal data **You** should contact: **dpa@perfectpets.com**;
- Please note **We** record telephone calls for training and evidentiary purposes.

## The Insurer

Casualty & General Insurance Company (Europe) Limited is registered in Gibraltar under company number 89400 with a registered address at Suite 3A, Centre Plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

Casualty & General Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of its regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request.

## Keeping Your Information Up to Date - Consumer Insurance (Disclosure and Representations) Act 2012 & The Insurance Act 2015

**You** are required by the provisions of the above Acts to take care to supply accurate and complete answers to all the questions **You** were asked at the time of insuring with **Us**. It is important that **You** check **Your** records for the information **You** or anyone else on **Your** behalf have provided and notify **Us** immediately of any changes or inaccuracies in these details. Failure to provide accurate and complete information to the best of **Your** knowledge may result in increased premiums, refusal of a claim or **Your Policy** being cancelled, and may affect **Your** ability to gain insurance from other insurers.

**You** should review **Your** cover periodically to ensure it remains adequate and **You** must inform **Us** immediately in the event any of the following changes;

- If **You** move address;
- If **You** change Vet's;
- If **You** are no longer the owner or keeper of the insured pet;
- If **Your** pet no longer lives with **You**;
- If a complaint has been made about **Your** pet's behaviour, or **You** have noticed a change in **Your** pet's behaviour;
- If **Your** pet has been the cause of an accident or potential legal action;
- If **You** know that **Your** pet's breed and/or date of birth is different to that stated in **Your Schedule of insurance**, **You** must tell **Us**.
- In the event an additional **Premium** is due to be paid by **You** as a result of a correction to **Your Pet's** breed or date of birth, **We** reserve the right to backdate and adjust **Your Premiums**.
- In the event **We** do not cover the breed **Your Policy** will become void.

This is not a full list and if **You** are unsure about any changed, please contact the **Administrator, Perfect Pet**.

When **You** inform **Us** of a change, **We** will tell **You** if this affects **Your Policy**, for example, whether **We** are able to accept the change and if so, whether the change will result in revised **Policy** terms and/or if an additional **Premium** needs to be applied to **Your Policy**.

In the event **We** discover that **You** have not disclosed information or **You** have misrepresented information provided to **Us**, but **We** deem this was not deliberate or reckless **We** reserve the right to do the following:

- Where a higher **Premium** would have been charged, **We** will charge **You** the additional **Premium** amount;
- Where additional terms would have been imposed by **Us** (other than terms relating to **Premium**), **We** will consider the insurance contract on the basis that those different terms had applied from the date of the breach of duty, such as but not limited to, applying an endorsement or endorsements as required;
- Where **We** would not have entered into the insurance contract at all **We** can treat the insurance as void and cancel **Your Policy** as if it never existed from the **Policy Start Date** and refuse to pay all claims and **We** will return any **Premium** paid unless a claim has been paid.

In the event **We** discover that **You** have not disclosed information or **You** have misrepresented information provided to **Us** and where **We** deem the misrepresentation or non-disclosure to be deliberate or reckless, **We** reserve the right to do the following:

- **We** will have the option to treat the insurance as void and **We** can cancel **Your Policy** from the **Policy Start Date** and treat the insurance as though it had never existed.



