Petplan®

Everything **you** need to know







Your Covered For Life® Rabbit Plan

Pet Insurance Policy Booklet

A plan that helps with ongoing vet bills because you can claim year after year for the same condition up to your limit.

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

Effective from 1st May 2024

This booklet contains:

- Who this product is suitable for
- Your Terms and Conditions
- Privacy Notice Summary - How we use personal data

Every pet deserves Petplan®

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Please let us know if you need the Policy Booklet in large print or Braille

Who this product is suitable for

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

Welcome

Thank you for insuring with Petplan.

We know that owning a rabbit is hugely rewarding but it can also be overwhelming at times too. As the UK's no.1 pet insurer we're here to help with your vet bills and we pay 97% of all the claims we receive. We also provide additional support to help you care for your rabbit throughout their lifetime. Register at petplan.co.uk to set up your MyPetplan account to see the full range of support available to you.

Our speedy, digital claims enable you to get the best care for your rabbit fast. Your vet can submit claims to us or you can submit them yourself via our website. We can also pay vets directly so you don't have to find the money first. The Covered For Life® plan you've chosen helps with ongoing vet bills because you can claim year after year for the same condition up to your yearly limit.

Petplan was started by a pet owner who realised there was a need for insurance to help cover the cost of vet bills. Over 45 years later our approach remains the same – we want you to claim if your rabbit needs treatment and we never charge more for claiming. The price of your plan will increase as your rabbit gets older, but you won't pay more for claiming.

We're here to support you and your rabbit if you need us.

The Petplan Team

Our Covered for Life® Promise

You have chosen **our** Covered For Life® Plan which provides ongoing help with vet bills. **We** provide genuine lifetime cover which means **you** can claim year after year for the same condition up to **your** yearly limit. All **you** need to do is make sure **you** pay **your** premium and renew each year without a break in cover and **we** promise to keep covering **your** approved claims throughout **your rabbit**'s life.

Claims Pricing Guarantee

We guarantee that **we**'ll never charge **you** more for claiming. **Your** price will increase every year as **your rabbit** gets older, but with Petplan **you** won't pay more for claiming. In fact if **your rabbit** needs treatment we want **you** to claim. **Our** pricing approach is different to most other pet insurance and one of the reasons why over 90% of customers renew each year.

How your premium will change

Your premium will increase every year. This is because of a number of factors, such as the greater risk of illness as **your rabbit** gets older and the cost of vet bills increasing over time. **Your** premium could rise significantly but **our** *Claims Pricing Guarantee* means that **we**'ll never charge **you** more for claiming. This is why, if **your rabbit** needs treatment **we** want **you** to claim.

Additional Support

In addition to helping with vet bills, **we** provide a range of support to help **you** care for **your rabbit** throughout their lifetime:

Pet Expert Chat

Free video chat with a range of pet experts including vets, behaviourists and nutritionists. Whatever the age of **your rabbit** there are always questions that arise. To receive trusted advice from a range of professionals simply log in to **your** MyPetplan account and go to the Support area and select Pet Expert Chat.

Pet Care Offers

You can access savings on products and services to help **you** care for **your rabbit**. Log in to **your** MyPetplan account and go to the Support area and select Pet Care Offers to see the current offers available.

Legal Helpline

Receive free legal advice 24 hours a day, 365 days a year on any personal legal matter including pet-related issues and disputes from Lawphone. Call 0344 209 0516 and quote reference number 36316.

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

Pet Bereavement Helpline

No one can prepare **you** for the loss of a beloved rabbit. For free support **you** can contact The Blue Cross Pet Bereavement Support Service on 0800 138 6515 between 8.30am and 8.30pm or email pbssmail@bluecross.org.uk.

Your Rabbit Insurance - Terms and Conditions

Written in Plain English

These Terms and Conditions explain **your rabbit**'s cover. These are part of **your** insurance contract. The other parts are **your** Certificate of Insurance and **your** insurance application. To understand exactly what **your** insurance contract covers, **you** must read **your** Certificate of Insurance and Insurance Product Information Document, together with these Terms and Conditions.

Definitions

These definitions apply throughout the Terms and Conditions. Where **we** explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

Family:	• **Your** partner, who's **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner, • **Your** or **your** partner's child and/or step-child, dependant and/or • **Your** or **your** partner's parent, step-parent, guardian, grandparent, grandchild, brother and sister (including any step-siblings).
Hydrotherapy:	Any treatment of **injury** and **illness**, with or in water, including swimming in a pool or the use of a water treadmill.
Illness, illnesses:	Any change from a healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your rabbit** was born with or were passed on by his/her parents.
Injury, injuries:	Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.
Maximum benefit:	The most **we**'ll pay in a section of **your rabbit**'s cover during the **policy year**, as shown on **your** Certificate of Insurance.
Member of a vet practice:	Any person legally employed by a vet practice under a contract of employment.
Personal circumstances:	Circumstances about **you**, **your family** or **your rabbit** that **you** have limited or no control over. Some examples of personal circumstances are a lack of transport, **your rabbit**'s size or behaviour, **your home** environment, **your** or **your family**'s working hours, **your** child-care arrangements, **your family**'s other commitments, etc.
Policy year(s):	The time **we** provide cover as shown on **your** Certificate of Insurance. This is normally 12 months but can be less if **your rabbit** has been added to or cancelled from **your** insurance.
Pre-existing condition(s):	This is any **injury** that happened or any **illness** that showed **symptoms**, before **your rabbit**'s cover started. It's also any **injury** or **illness** that: • Has the same diagnosis or **symptoms** as the **injury**, **illness** or **symptom your rabbit** had before cover started. • Is caused by or relates to an **injury**, **illness** or **symptom your rabbit** had before cover started. This applies in all cases whether or not: - The **injury** or **illness** occurs in the same, or different parts of **your rabbit**'s body. - **Your vet** confirms the past and current **injuries** or **illnesses** are or aren't linked. - **You** knew, when starting cover for **your rabbit**, that **you** would need to make a claim for the **symptom/injury/illness**.
Symptoms(s):	A change(s) from a healthy state, bodily function or behaviour.
Therapist:	Any person who's a member of one of the associations/organisations listed in the '*Who's covered to carry out your pet's treatment*' on page 13.
UK:	The United Kingdom, the Isle of Man and the Channel Islands.

Vet:	A Veterinary Surgeon registered with the RCVS (Royal College of Veterinary Surgeons).
Vet history:	This is a record of all interactions a **vet** or vet nurse has had with **your rabbit** and can be obtained from each **vet** or vet practice that **you**'ve consulted with about him/her.
Vet treatment:	The cost of the following when needed to treat **injury** and **illness**: • Any examination, consultation, advice, diagnostic procedure, surgery and nursing carried out by a **vet**, a vet nurse or another **member of a vet practice** under the supervision of a **vet**, and • Any medication legally prescribed by a **vet**.
We, us, our:	Allianz Insurance plc.
You, your:	The person named on **your** Certificate of Insurance.
Your rabbit:	The rabbit(s) named on **your** Certificate of Insurance.

General conditions that apply to all sections of your policy

You must keep to these conditions to have the full protection of **your** policy. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. Precautions

Throughout the **policy year you** must take all reasonable steps to:

- Maintain **your rabbit**'s health.
- Provide a secure and safe environment for **your rabbit** to prevent **injury**, **illness**, theft or straying.

If **we** state that **you** haven't taken reasonable steps and **you** disagree, **you** can request that **we** appoint a mutually agreed independent national welfare organisation or **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we**'ll do the same. **We**'ll pay any costs relating to this.

2. Providing routine care - what you need to do

You must make sure the following care is provided for **your rabbit**:

- **Dental care** - **your rabbit** needs to have their teeth checked by a **vet** at least once every 12 months. If **your vet** recommends any treatment during this check, it needs to take place within 6 months.
- **Preventative actions** - **you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury**/**illness**. Some examples of this are taking actions to prevent fly strike and ensuring **your rabbit**'s a healthy weight.
- **Vaccinations** - **your rabbit** must be kept vaccinated against myxomatosis and viral haemorrhagic disease. If he/she isn't, **we** won't cover any amount for the **illness** that hasn't been vaccinated against.

3. Providing timely vet attention

If **your rabbit**'s unwell and shows **symptoms** of an **injury**/**illness**:

- **You** must arrange for a **vet** to examine and treat **your rabbit** as soon as possible. If there's a delay in arranging **vet treatment** and **we** believe this resulted in additional costs, **we** won't pay the additional costs.
- **You** must follow any advice the **vet** gives. If **you** don't and **we** believe this resulted in additional costs, **we** won't pay the additional costs.

If **we** state **your** actions resulted in additional costs and **you** disagree, **you** can request that **we** appoint a mutually agreed independent **vet**, for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we**'ll do the same. **We**'ll pay any costs relating to this.

4. Ownership of your rabbit

You must be the owner of **your rabbit**. **Your** cover will stop immediately, if:

- The rabbit detailed on **your** Certificate of Insurance isn't owned by **you**.
- Ownership is transferred to another person or organisation.

5. Where you and your rabbit live

a) **Your** and **your rabbit**'s **home** must be in the **UK** at the address shown on **your** Certificate of Insurance. The only exception to this is for serving members of the UK Armed Forces with a British Forces Post Office (BFPO) address.

b) If **your** or **your rabbit**'s address changes, **you** must tell **us** as soon as possible as this can affect **your** premium and **your rabbit**'s cover.

c) **Your rabbit**'s cover can be affected if **you** give **us** incorrect information about where **you** or **your rabbit** live.

6. If your rabbit was unwell before your cover started

Your policy doesn't cover any **injury** that happened, or any **illness** that showed **symptoms**, before **your** cover started, unless **we** confirm the **pre-existing condition** is covered in line with the approach explained in the *'Pre-existing Conditions and Exclusions'* section on page 8. **You** need to read this to understand **your rabbit**'s cover.

7. Any symptoms of an illness in the first 14 days of your rabbit's cover

If **your rabbit** has **symptoms** of an **illness** in the first 14 days of their first **policy year**, **we** won't cover any costs relating to that **illness**. This is whether treatment is needed within the first 14 days or later on.

We also won't cover any **illness** with the same **symptoms** or diagnosis that develops in any part of **your rabbit**'s body. This could be:

- weeks, months or years later.
- even if **your vet** confirms the **illnesses** aren't directly related.

This 14 day timeframe doesn't apply to the start of any renewal year. Cover for **illness** and **injury** at renewal is continuous from the previous **policy year**. *For further details please point 5 in Conditions for Vet Bills and Pet Therapies.*

8. If your rabbit isn't in your possession when the policy starts

If **your rabbit** isn't yet in **your** possession or he/she's missing when **your** policy starts, the cover under this policy doesn't begin until **you** take possession or are reunited with **your rabbit**. Any incident, **injury** or **illness** that occurs before **you** take possession or are reunited won't be covered by **your** policy.

9. Providing information

You agree:

- To give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim.
- That any **vet** or **therapist** who **you**'ve consulted with about **your rabbit** has **your** permission to give **us** any information **we** ask for about him/her.

If a charge is made for this, **you** must pay the charge.

10. Paying your premium

Your rabbit's only covered under this policy if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within the timescales stated in the reminders **we** send **you**. If **you** don't, **we**'ll cancel **your** policy back to the last day **you**'ve paid for cover. All cover for **your rabbit** will stop from that date and no further claims will be paid.

11. Renewing your policy

Your policy will cover **your rabbit** for 12 months as long as **you** continue to pay **your** premium. Every 12 months **you** need to renew this insurance contract to continue with **your** cover. **We**'ll contact **you** before **your** renewal date with full details of **your** premium, excesses, policy cover and Terms and Conditions for the next **policy year**.

- *If **you** pay **your** premium by Direct Debit instalment* - when **your** policy's due for renewal **we**'ll renew it for **you** automatically. If **you** don't want to renew **your** policy **you** need to let **us** know before **your** renewal date.
- *If **you** pay by any other means* - if **you** want to renew **you** need to arrange to pay **your** premium. **You** can do this by contacting **us** or making payment through **our** online self-service area at my.petplan.co.uk.

12. The changes we can make at the renewal of your policy

At renewal of **your** policy **we** can change the:

- Premium,
- Excesses that **you** pay, and/or
- Terms and Conditions of **your** policy.

We'll always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

13. The changes we can make during the policy year

We'll only change the cover **we** provide for **your rabbit** during the **policy year**, if:

- **You** decide to change **your rabbit**'s cover.
- **You** didn't tell **us** about something when **we** previously asked.
- **You** gave **us** inaccurate information when previously asked, whether or not **you** thought it was accurate at the time.

*To understand when **we** may add or remove exclusions during the **policy year**, **you** need to read the 'Pre-existing Conditions and Exclusions' section on page 8.*

We'll only change **your** premium during the **policy year**, if:

- **We** find out **we** had inaccurate information about **your rabbit** that affects the premium.
- **Your** address changes and this affects the premium **we** charge.

We can also change the way **we** communicate with **you** if **you**'ve used inappropriate, aggressive or threatening language against a member of **our** staff. For example, **we** can refuse to speak with **you** over the telephone and only communicate in writing.

Any other changes will only be made to **your** policy at renewal.

14. Keeping us informed of certain information

Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance and it's important **you** check any new documents **we** send to understand the information **we** need. If **you** don't give **us** full and accurate information it can affect **your rabbit**'s cover and whether **we** pay claims.

15. If you're a member of vet staff

If **you**'re a **vet** or registered vet nurse, **you** can treat **your** own rabbit but if **you** want to claim, **you**'ll need to provide the relevant clinical notes to confirm the **vet treatment** needed and another **vet** or registered vet nurse must countersign the claim form.

16. Claim decisions over the telephone

We won't guarantee on the phone if **we**'ll pay a claim. Once **we**'ve received a fully completed claim form and all of the supporting information, **we**'ll assess **your** claim and only then will **we** be able to let **you** know if **we**'ll pay the claim. *Information about making a claim can be found on page 16.*

17. Other insurances

We won't make any payment for any claim that results from an incident covered by any other insurance. If there's any other insurance under which **you**'re entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

18. Legal rights against another person

If **you** have any legal rights against another person in relation to **your** claim, **we** can take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.

19. Law and language

Unless **we** agree otherwise:

- The laws of England and Wales apply to this insurance contract.
- The language of the policy and all communications relating to it will be in English.

20. When you can cancel your policy

You can cancel **your** policy at any time with no charge. If **you** cancel this policy in the first 14 days:

- Of **your** first **policy year** - **we**'ll refund all of the premium **you**'ve paid.
- After **your** renewal date - **we**'ll refund any premium **you**'ve paid for cover after that renewal date.

If **you** cancel at any other time, **we**'ll refund the amount **you**'ve paid for cover after the cancellation date.

You can find **our** contact details on the back of this booklet.

21. When we can cancel your policy

a) **We** can cancel **your** policy if **you** don't pay **your** premiums. *For details on this please read point 10 in this section - '**Paying your premium**'.*

b) **We** can cancel **your** policy at any time if:

- **You**'ve been dishonest or fraudulent in any dealings with **us**,
- **You**'ve continued to use inappropriate, aggressive or threatening language against a member of **our** staff despite **our** requests to stop, or
- **Your vet** or a welfare organisation informs **us** that **you**'ve been negligent towards **your rabbit**.

We'll give **you** notice in writing either by email or letter to the address **you** gave us and refund any amount **you**'ve paid for cover after the date **we** received the information that led to **our** decision to cancel.

22. Cover following cancellation of a policy

If **your** policy's cancelled or comes to an end for any reason, all cover for **your rabbit** will stop on the date the policy's cancelled/ends and no further claims will be paid. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** must continue paying **your** premiums during this time.

Pre-existing Conditions and Exclusions

What is a pre-existing condition?

This is when **your rabbit** was unwell or had **symptoms** before **your** cover started with **us**. **We**'ll consider any **injury** that happened, or any **illness** that showed **symptoms**, before **your rabbit**'s cover started a **pre-existing condition**.

For example:
Your rabbit was limping and the **vet** decided to carry out some tests. In the meantime, **you** start a policy with **us**. The tests are carried out and they find **your rabbit** has arthritis. This arthritis is classed as a **pre-existing condition** as the **symptoms** were shown before his/her policy started.

It's important to read **our** definition of '***Pre-existing condition***' on page 5 as this will be used to assess if **your** claims are for a condition that's pre-existing.

Are pre-existing conditions covered by the policy?

We want to be clear at the start of **your** policy what **we**'ll cover so there are no surprises if **you** need to claim. This is why it's important that **you** tell **us** everything **you** know about **your rabbit**'s health when **we** ask during **your** insurance application. **We** can then consider if **your rabbit** has any **pre-existing conditions** and if **we** can cover them.

When **you** tell **us** about **your rabbit**'s **pre-existing conditions**, there are three possible outcomes:

- **We won't be able to cover** the **pre-existing condition**,
- **We may be able to cover** the **pre-existing condition** in the future, or
- **We'll cover** the **pre-existing condition**.

1. We won't be able to cover the pre-existing condition	If the **pre-existing condition** is likely to affect **your rabbit** for the rest of his/her life (such as arthritis), **we** won't cover costs for that condition at any point in the policy. **We**'ll place a permanent exclusion on **your rabbit**'s cover for the **pre-existing condition** and any related conditions. Any claims for an **illness**, **injury** or incident that falls under the exclusion won't be covered.

2. We may be able to cover the pre-existing condition in the future	Sometimes **we** can't cover a **pre-existing condition** as part of a policy immediately. When this happens, **we** place a temporary exclusion on **your rabbit**'s cover for the **pre-existing condition** and any related conditions. While the exclusions remain on the policy, **we** won't cover any claim that results from an **injury**, **illness** or incident that falls under the exclusions. However, **we**'re happy to remove the exclusions if certain criteria is met. One example is if **your rabbit** has been clear of any **symptoms** for a set timeframe, which indicates they're unlikely to suffer the **injury**, **illness** or **symptoms** again. Once the exclusion is removed, **your** policy will cover the conditions that were excluded.
3. We'll cover the pre-existing condition	If **we** believe the condition is fully resolved and unlikely to happen again, **we** won't place any exclusion. This means **we**'ll cover the **pre-existing condition** if **your rabbit** suffers the same **injury**, **illness** or **symptoms** again.

Exclusions that can apply to the cover for your rabbit

What is an exclusion?	An exclusion specifies what isn't covered for **your rabbit**, when it would usually be covered by **our** policies. It can refer to one or more health conditions, an entire part of **your rabbit**'s body or an incident. For example, a policy covers **vet treatment** for arthritis, but for a rabbit that has pre-existing arthritis, **we** place exclusions for arthritis and any related conditions. This means that any claims that fall under these exclusions won't be covered. The Terms and Conditions combined with any exclusions explain what **your** policy won't cover.
Where are exclusions shown?	Any exclusions on **your rabbit**'s cover are detailed on **your** Certificate of Insurance, in the 'Exclusions and Clauses' section.
When are exclusions placed?	Exclusions are placed at the start of **your** cover based on **your rabbit**'s **vet history** and **your** answers to **our** questions. However, if at some time later, **we** find out that when answering **our** insurance application questions, **you** didn't tell **us** about something or gave **us** inaccurate information (even if **you** thought it was accurate at the time) **we**'ll place exclusions at that time. In these cases, any exclusions will be placed back to the start of **your** policy.
Are exclusions permanent?	Exclusions can be permanent or temporary. This is explained in the sections above '*We won't be able to cover the pre-existing condition'* and '*We may be able to cover the pre-existing condition in the future'*.
How do I know if my rabbit's exclusions are temporary or permanent?	If **we** haven't explained this to **you** already, or if **you** would like to understand this more please contact **us**. **We**'ll tell **you** if **your** exclusions are permanent or temporary and if temporary, what's needed to have them removed.
Will we automatically remove a temporary exclusion?	To remove a temporary exclusion, **we** need confirmation that **your rabbit** has met **our** review criteria, for example, whether he/she has been clear of any **symptoms** for the needed timeframe. If **we** receive a claim for a condition that falls under an exclusion, **we**'ll review **your rabbit**'s **vet history** to determine whether **we** can remove the exclusion. For other exclusions, **we** can't automatically remove them as **we** won't know when **our** review criteria is met. When **you** feel the criteria has been met, **you** can send **your rabbit**'s up to date **vet history** to underwriting@petplan.co.uk and **we**'ll let **you** know if the exclusions can be removed. If **we** need any further information, **we**'ll let **you** know.

Cover

At Petplan, **we**'re proud of the insurance **we** provide for pets - in fact, **we**'re trusted by more pet owners to insure their pet's than any other provider. As long as **you** pay **your** premium, **we**'ll provide cover for the following sections if they're shown on **your** Certificate of Insurance.

Vet Bills

Cover in this section applies when **your rabbit**'s in the **UK** only

What we'll pay

The cost of **vet treatment your rabbit** receives during the **policy year** to treat **injury** and **illness**.

If needed to treat **injury** and **illness**, this also includes:

- Behavioural treatment
- Chiropractic manipulation
- Osteopathy
- Physiotherapy *(this doesn't include any form of **hydrotherapy**)*.

Pet Therapies

Cover in this section applies when **your rabbit**'s in the **UK** only

What we'll pay

The cost of any examination, consultation, advice, test and legally prescribed medication for the following for **your rabbit**, if needed during the **policy year** to treat **injury** and **illness**:

- Acupuncture
- Herbal medicine
- Homeopathy
- **Hydrotherapy**

A **vet** must refer **your rabbit** for the treatment and confirm this to **us** when **you** claim.

To be covered by the policy, any treatment under either section must be carried out by someone with certain qualifications or membership of certain organisations. Full details can be found on page 13 in '*Who's covered to carry out your pet's treatment*'.

Our Covered For Life® promise and your maximum benefit

Your Covered for Life® plan provides ongoing cover for **illnesses** and **injuries**, year after year, as long as **you** continue to pay **your** premium and renew **your** policy each year (without any break in cover). **Your** policy provides an amount of money in each **policy year** for **you** to claim for all **illnesses** and **injuries**. This is called the **maximum benefit**. **You** have one **maximum benefit** for *Vet Bills* and a separate **maximum benefit** for *Pet Therapies*. The amount **you** can claim for each section, in each **policy year**, is shown on **your** Certificate of Insurance. Every 12 months, if **you** renew **your** policy, the **maximum benefits** are refreshed and **you**'ll again have the full amounts to claim from in the next **policy year**. If **your** cover is cancelled or stops for any reason (including when the premiums aren't paid), all cover for **your rabbit** will end and no further claims will be paid.

What you pay - your excess

Both the *Vet Bills* and *Pet Therapies* sections have excesses. The excesses are the amounts **you** pay when **you** claim and these are deducted from **your** claim settlements. The excesses **you** pay for these sections are explained on **your** Certificate of Insurance.

How your excess can change

- For all rabbits - at any renewal **we** can change the excess amount. For example, increasing from £75 to £100.
- When **your rabbit** gets older - a 20% excess is added to *Vet Bills* and *Pet Therapies* at the renewal after **your rabbit**'s 7th birthday. This is on top of any *Vet Bills* and *Pet Therapies* excesses already on **your** policy. **We**'ll remind **you** of this at least a year before it happens.

What we won't pay under Vet Bills and Pet Therapies

1. The cost of any treatment for a **pre-existing condition**, unless **we** confirm the **pre-existing condition**'s covered in line with the approach explained in the *'Pre-existing Conditions and Exclusions'* section on page 8.
2. The cost of any treatment for an **illness** that has **symptoms** in the first 14 days of cover, even if this treatment takes place outside of this timeframe. *See point 4 in Conditions for Vet Bills and Pet Therapies*.
3. The cost of any treatment to prevent **injury** or **illness**.
4. The cost of any treatment, diagnostic or procedure that **you** choose to have carried out, that:
   - The **vet** confirms isn't necessary, or
   - Isn't related to an **injury** or **illness**.

   We also won't pay for any complications that arise from these treatments/procedures.
5. The cost of killing and controlling fleas and the cost of general health improvers (some examples of health improvers are vitamin tablets or fibre supplements).
6. The cost of any treatment in connection with breeding, pregnancy or giving birth.
7. The cost of treating any **injury** or **illness** deliberately caused by **you** or anyone living with **you**.
8. The cost of any **vet treatment**:
   - If **your rabbit** has had more than 2 episodes of false pregnancy.
   - In connection with spaying following a false pregnancy.
9. The cost of surgical items that can be used more than once.
10. The cost of a post-mortem examination and/or report.
11. The cost of transplant surgery, including any pre- and post-operative care.
12. The cost of treatment that is part of a clinical trial. For the purpose of this insurance, a clinical trial is a research project testing new treatment.
13. The cost of any joint replacement(s) or prosthesis (also known as artificial body part) and any **vet treatment** needed to fit the joint replacement/ prosthesis.
14. The cost of any products which are used to try to calm and/or de-stress **your rabbit**.
15. The cost of transporting **your rabbit**, including any costs to get **your rabbit** to or from any vet practice.

It's important that you also read the next section '*Conditions for Vet Bills and Pet Therapies*' and '*Who's covered to carry out your pet's treatmen*t' on page 13. These sections also explain limitations and areas the policy doesn't cover.

Conditions for Vet Bills and Pet Therapies

You must keep to these conditions to have the full protection under these sections. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. **Timescales for making a claim**
   You must send **us your** claim within one year of **your rabbit**'s treatment. Any claims **we** get after this time won't be covered by the policy. If treatment is ongoing **you** must make sure that claims are sent to **us** at least once every 12 months.
2. **If your rabbit needs to be put to sleep**
   Your policy covers the cost of putting **your rabbit** to sleep, if it's needed because he/she was suffering due to an **injury** or **illness** that the **vet** believes couldn't be successfully treated. If **your rabbit**'s put to sleep for any other reason, for example because of aggression or behaviour, these costs won't be covered. **Your** policy doesn't cover the cost of having **your rabbit** cremated or buried.
3. **The maximum benefit that we'll pay**
   *Please read 'Our Covered For Life promise and your maximum benefit' on page 10 for more information about the **maximum benefit**.* The most **we**'ll pay for the cost of treatment is the **maximum benefit** that applies on the date the treatment's carried out. If the claim includes medication, the cost of the medication will be taken from the **maximum benefit** that applies on the date the medication will be used.
4. **Any symptoms of an illness in the first 14 days of your rabbit's cover**
   If **your rabbit** has **symptoms** of an **illness** in the first 14 days of their first **policy year**, **we** won't cover any costs relating to that **illness**. This is whether treatment is needed within the first 14 days or later on.
   We also won't cover any **illness** with the same **symptoms** or diagnosis that develops in any part of **your rabbit**'s body. This could be:
   - Weeks, months or years later.
   - Even if your vet confirms the illnesses aren't directly related.

   An example is, if your rabbit starts limping in their right hind leg in the first 14 days of the first **policy year**, which is found to be due to hip dysplasia, this isn't covered in the right hind and **we** also won't cover any hip dysplasia in the left hind.
5. **When we cover dental treatment**
   We'll cover the treatment of a dental **injury** or **illness** as long as:
   - **Your rabbit** had its teeth checked by a **vet** in the 12 months before the first **symptoms** of the **injury** or **illness** were seen, and
   - Any treatment **your vet** recommends during the check takes place within 6 months.

   We won't cover the cost of trimming, burring or rasping **your rabbit**'s teeth.

6. The cost of feeding your rabbit

The only type of food **we**'ll cover for **your rabbit** is liquid food. **We**'ll cover this as long as the **vet** confirms it's essential to keep **your rabbit** alive. **We** won't cover any other food regardless of whether the food was prescribed by a **vet**.

7. Another vet reviewing your rabbit's details

We can refer **your rabbit**'s **vet history** to a **vet** that **we** choose and if **we** request, **you** must arrange for **your rabbit** to be examined by this **vet**. **We**'ll pay any costs for this.

8. If you claim over £10,000 during your rabbit's life

As **your rabbit**'s insured on a Covered for Life® plan, **we** fully appreciate that the amount **you** claim can add up over the years - that's what is great about Covered for Life®, **you** can continue to claim for the life of **your rabbit** (as long as **you** continue to pay **your** premium and renew **your** policy without a break in cover). To make sure **your rabbit**'s receiving the best treatment available, if **you**'ve claimed over £10,000 over the life of **your rabbit**, **we** can require one or more of the following:

- Before any further *Vet Bills* or *Pet Therapies* claims are considered, **your rabbit** needs to be examined by a specialist/consultant **vet** that **we** choose. **We**'ll pay any costs for this.
- All future treatment (other than emergency life-saving treatment) needs to be authorised by **us** before it's carried out. **You**'ll need to submit a pre-authorisation claim and then **we**'ll let **you** know if **we**'ll pay for the cost of treatment.
- All future treatment needs to be carried out together with a specialist/consultant **vet** or **therapist** that **we** choose.

If any of these are necessary **we**'ll contact **you**.

9. The cost of house visits

a) **We**'ll cover a house visit if it's needed for the treatment of a behavioural illness. In all other cases, **we**'ll only cover a house visit by a **vet** because:
   - **Your rabbit** was suffering from a life-threatening **injury** or **illness**, and
   - Moving **your rabbit** would have significantly worsened his/her condition.

   We won't cover any costs if the house visit was needed because of **your personal circumstances**. The attending **vet** needs to confirm the above when **you** claim.

b) **We**'ll cover the costs of treatment given by a mobile **vet** or **therapist**, but **we** don't cover their travel costs. When **we** receive a claim from a mobile **vet** or **therapist**, if the travel costs aren't separated from the consultation fee, **we**'ll cover 60% of the consultation fee.

10. The cost of out of hours treatment and hospitalisation

We'll only cover the extra cost of **your rabbit** being:

- Treated outside of the vet practice usual opening hours, and/or
- Admitted into the care of a vet practice (also known as hospitalisation),

If there wasn't another option because any alternative could have seriously endangered **your rabbit**'s life or welfare. **We** won't cover any extra costs if this was needed because of **your personal circumstances**. The attending **vet** needs to confirm this when **you** claim.

11. The cost of procedures you can carry out

There can be times when a **member of a vet practice** or a **therapist** asks **you** to give treatment to **your rabbit**. Some examples are giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy etc. If **you** aren't able to carry out the treatment due to **your personal circumstances**, **we** won't cover the cost of any other person or professional carrying out the treatment.

12. The cost to neuter your rabbit

We'll cover the cost of neutering **your rabbit** if it's carried out when **your rabbit**'s suffering from an **injury** or **illness** and neutering is essential to treat that **injury** or **illness**. **We** won't cover the cost of:

- Spaying following a false pregnancy,
- Neutering to treat a behavioural illness or
- Chemical neutering.

Regardless of why **your rabbit**'s neutered, if he/she suffers from complications during or after the procedure, **we**'ll cover the cost of treatment needed to deal with the complications.

13. The cost to vaccinate your rabbit

We won't cover the cost of any vaccinations; however, if **your rabbit** suffers complications during or after a vaccination, **we**'ll cover the cost of treatment needed to deal with the complications. *This doesn't apply if **your rabbit** must be vaccinated against **illness** as part of a compulsory mass vaccination programme, for details of this please see General Exclusions point 2b)* on page 16.

14. The cost of bathing and grooming your rabbit

We'll only cover the cost of bathing **your rabbit** when the product being used can only be administered by a **member of a vet practice**, according to the product guidelines. **We** won't cover bathing if it's needed because of **your personal circumstances**. **We** don't cover the cost of grooming and/or de-matting **your rabbit.**

15. When we cover behavioural treatment

If **your rabbit** has a behavioural illness, a change to their normal behaviour that's caused by a mental or emotional disorder, **we**'ll cover the cost of behavioural treatment under *Vet Bills*.

We won't cover any behavioural illness that could have been prevented by neutering.

The treatment needs to be carried out by a person who fulfils the requirements in '*Who's covered to carry out your pet's treatment*' in the '*Treatment of a behavioural illness*' section on page 14.

16. The cost of equipment or machinery

We don't cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs aren't covered by the policy and this is whether or not:

- A **vet** advises the item's needed as part of treatment for an **illness** or **injury**, or
- The item's needed due to **your personal circumstances**.

Some examples of equipment and machinery are heat pads and lamps etc.

17. Administration fees and other charges

We don't cover the cost of any administration fees or other charges. This includes:

- Fees for completing or submitting claims.
- Fees for supplying supporting documentation.
- Late payment fees or interest.
- Any amount over £10 for postage and packaging.
- Additional booking or payment fees.

We'll deduct these from the claim settlement.

18. Dealing with your vet practice

a) If a vet practice asks **us** for information about **your** insurance cover, **we**'ll only give this to them if they confirm they:
   - Recently treated **your rabbit**, or
   - Have spoken with **you** about treating **your rabbit** in the near future.

   In these cases, **we**'ll only tell the vet practice if **you** have an active insurance policy with **us** for **your rabbit**, and if **you** do - the date cover started, the type of cover in place, the monetary limits of **your** policy, the excesses **you** pay and if there are any exclusions on **your** cover.

b) **We** can usually pay a vet practice directly; however, if **you** ask **us** to do this, **we** have the right to decline the request.

19. Alternative treatments and therapies

a) **We**'ll pay for acupuncture, herbal medicine, homeopathy and **hydrotherapy** under the *Pet Therapies* section of cover.

b) **We** won't pay for any alternative therapies other than those listed above.

c) If **your rabbit** needs **vet treatment** to support the treatment listed above, these costs are covered under the *Pet Therapies* section of cover. Under the *Vet Bills* section of cover **we** won't pay for:
   - Any other alternative pet therapies, and/or
   - Any **vet treatment** specifically needed to support any alternative pet therapies.

Who's covered to carry out your pet's treatment

This section explains who needs to carry out the different elements within the *Vet Bills* and *Pet Therapies* sections of cover. **We** aren't recommending any association and any decision about who treats **your rabbit** should be made by **you** after discussing with **your vet**. If **you** decide to use other therapists than those listed below, the treatment won't be covered by the policy. For everything other than vet treatment, acupuncture and homeopathy, if the treatment isn't carried out by a **vet**, **we**'ll need confirmation that a **vet** referred **your rabbit** for the **injury** or **illness**.

Vet treatment:	A **vet**, a vet nurse or another **member of a vet practice** under the supervision of a **vet**
Acupuncture:	A **vet**
Herbal medicine:	This must be prescribed by a **vet** or a **member of a vet practice**
Homeopathy:	A **vet**
Chiropractic manipulation:	A **vet**, a **member of a vet practice** or a qualified animal chiropractor who's a member of one of the following organisations: • Animal Health Professions' Register (AHPR) • International Association of Animal Therapists (IAAT) • International Veterinary Chiropractic Association (IVCA) • McTimoney Animal Association • McTimoney Chiropractic Association • Register of Animal Musculoskeletal Practitioners (RAMP)
Hydrotherapy:	A **vet** or a **member of a vet practice** providing the **hydrotherapy** is carried out in a pool/water treadmill owned by the vet practice, or: • In a pool/water treadmill where the hydrotherapy business has full Canine Hydrotherapy Association (CHA) membership • By a qualified animal physiotherapist who's a member of one of the organisations listed in the physiotherapy section below • By a member of the following organisations: – Institute of Canine Hydrotherapists (ICH) – National Association of Registered Canine Hydrotherapists (NARCH)

Osteopathy:	A **vet**, a **member of a vet practice** or a qualified animal osteopath who's a member of the following organisations: • International Association of Animal Therapists (IAAT). • Register of Animal Musculoskeletal Practitioners (RAMP)
Physiotherapy:	A **vet**, a **member of a vet practice** or a qualified animal physiotherapist who's a member of one of the following organisations: • Animal Health Professions' Register (AHPR) • Association of Chartered Physiotherapists in Animal Therapy (ACPAT) • British Veterinary Rehabilitation and Sports Medicine Association (BVRSMA) • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) • International Association of Animal Therapists (IAAT) • National Association of Veterinary Physiotherapists (NAVP) • Register of Animal Musculoskeletal Practitioners (RAMP)
Treatment of a behavioural illness:	A **vet**, a **member of a vet practice**, a person who holds the Certified Clinical Animal Behaviourist (CCAB) qualification or a member of one of the following organisations: • Association of Pet Behaviour Counsellors (APBC) • Canine and Feline Behaviour Association (CFBA) • Animal Behaviour and Training Council (ABTC) - the person must be a Veterinary Behaviourist or Clinical Animal Behaviourist within the Practitioner Organisation.

Missing Pet - Advertising and Reward

Cover in this section applies when **your rabbit**'s in the **UK** only

What we'll pay

If **your rabbit**'s stolen or goes missing during the **policy year**, **we**'ll pay:

- The cost of advertising, and
- Up to 50% of the **maximum benefit** for the reward **you**'ve offered and paid to get **your rabbit** back.

What we won't pay under Advertising and Reward

1. More than the **maximum benefit** shown on **your** Certificate of Insurance for all incidents during the **policy year**.
2. Any reward paid to any person who:
   - Is a member of **your family**
   - Lives with **you**
   - Is employed by **you**
   - Was caring for **your rabbit** when he/she was lost or stolen
   - Stole **your rabbit**
   - Is in collusion with the person who stole **your rabbit**

Conditions for Advertising and Reward

You must keep to these conditions to have the full protection under these sections. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. **Timescales for making a claim**
   You must send **us your** claim no later than one year of **your rabbit** missing. Any claims received after this time won't be covered by the policy.
2. **Actions you must take when you find your rabbit's missing**
   You must take the following steps and when **you** claim **you** need to send **us** confirmation:
   - If **your rabbit** has been stolen, **you** must notify the police within 24 hours of and get written confirmation of **your** report.
   - Within 5 days of **your rabbit** missing:
     - If **your rabbit**'s microchipped, **you** must contact **your** microchip provider.
     - If **your rabbit** isn't microchipped, **you** must tell at least one vet practice in the area where he/she was last seen.
3. **Giving a reward**
   You can reward the person who found **your rabbit** by giving them:
   - Money (for example, cash or a bank transfer). If **you** do this, the most **we**'ll pay is 50% of the **maximum benefit** shown on **your** Certificate of Insurance.
   - A gift (for example, a hamper, a bunch of flowers etc). If **you** do this, the most **we**'ll pay for the gift is £100.

   When **you** claim, **you** must provide **your** receipt for the gift and the full name, address, telephone number or email address of the person who found **your rabbit**. If **you** gave a monetary reward, **we**'ll also need their signature.

4. **Making your own posters and advertising material**
If **you** or **your family** make **your** own posters and/or advertising material, **we**'ll pay up to £50 in each **policy year** for materials for this purpose. For example paper, a printer cartridge, weatherproof folders, tape to display the posters etc. When **you** claim **you** need to provide a copy of the poster, tell **us** how many **you** made and the costs **you**'re claiming.

5. **Using the services of another party to find your rabbit**
We'll cover the cost of another party producing missing posters/leaflets and advertising the loss of **your rabbit** in local newspapers or on the internet/social media. **We** won't cover any costs for any other services offered by another party (such as a person, company, organisation or pet detective). Some examples are, **we** won't cover any costs for another party to:
- Search for **your rabbit** (either on foot, with search dogs or equipment),
- To produce anything other than posters and leaflets,
- To communicate with people about the loss or to report **your rabbit** missing to other people/organisations (other than to advertise in local newspapers or on the internet/social media),
- To distribute/display advertising materials etc.

6. **Keeping your policy running while your rabbit's missing**
You can keep **your** policy running for as long as **you** like after **your rabbit** goes missing to protect against **injuries** or **illnesses** that happen while he/she is away. **We**'ll continue with cover as long as **you** pay **your** premiums and renew **your** policy (without a break in cover). **We** won't automatically cancel **your rabbit**'s cover if **we** pay a claim under this section. If **you** want to stop cover **you** need to let **us** know and **your** policy will be cancelled from the date **you** ask **us** to do this. **We**'ll refund any amount **you**'ve paid for cover after the cancellation date.

Emergency Boarding

Cover in this section applies when **your rabbit**'s in the **UK** only

*In this section, '**you**' means **you** or a member of **your** immediate family that lives with **you**.*

What we'll pay

The cost of boarding **your rabbit** at a licensed boarding establishment or £30 a day towards the cost of someone looking after **your rabbit**, if **you**'re hospitalised during the **policy year** for 2 or more consecutive days.
We'll cover this:
- While **you**'re in hospital, and
- Once **you**'ve been discharged - for up to 14 days if **you**'re still unable to care for **your rabbit**.

What we won't pay under Emergency Boarding

1. More than the **maximum benefit** shown on **your** Certificate of Insurance for all instances during the **policy year**.
2. Any amount if the person looking after **your rabbit** lives with **you** or is a member of **your family**.

Conditions for Emergency Boarding

You must keep to these conditions to have the full protection under this section. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. **Timescales for making a claim**
You must send **us your** claim within one year of **your** stay in hospital. Any claims received after this time won't be covered by the policy.

2. **When you're discharged from hospital**
When **you**'re discharged from hospital, **we**'ll cover costs to care for **your rabbit** for up to 14 days if **you**:
- Need rehabilitation care in another facility, or
- Return **home**, but aren't able to care for **your rabbit**.

For both of the above, **we**'ll need confirmation from **your** doctor.

3. **The reason you went into hospital**
We'll only provide cover in this section if **you** went into hospital because **you** were injured or ill and:
- **You** weren't aware at the time **you rabbit**'s cover started that **you** would need to be hospitalised, and/or
- **You** hadn't been hospitalised for the illness or injury in the six months prior to the start of **your rabbit**'s cover.

We won't cover any costs if **your** stay in hospital was due to any cosmetic procedures.

General exclusions that apply to all sections of your policy

1. **There isn't any cover under this policy if your rabbit's** less than 6 weeks old.
2. **Laws and regulations - all sections of your policy don't cover any amount:**
   a) If **you** break the **UK** laws or regulations, including those relating to animal health or importation.
   b) If a government or another official body orders that **your rabbit** must be vaccinated against **illness** as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For this insurance, '*a mass vaccination programme'* means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from **illness** or another risk.
   c) If **your rabbit**'s confiscated or destroyed by order of the government or public authorities.
   d) Incurred because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your rabbit**.
   e) Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.
3. **War, terrorism, civil commotion and radioactive contamination - all sections of your policy don't cover any loss or damage caused by, or resulting from:**
   a) War of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
   b) Rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
   c) Any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.
   d) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. **All sections of your policy don't cover any amount that results from** a disease transmitted from animals to humans.

Fraud

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

If **you**:

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

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

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

Claiming

It's distressing when a much loved pet's ill or injured so **we** do all **we** can to make the claims process as quick and easy as possible. There's lots of useful information on **our** website petplan.co.uk/claim. This section tells **you** what **you** need to do if **you** claim. Don't forget, if **you** have a claim for the *Vet Bills* section, **we** can usually pay the vet practice direct.

How to make a claim

Claims for treatment by a vet	• Check with **your vet** to see if they can submit an electronic claim directly to **us**, this is the fastest way to get information to **us**. • If **your vet** can't submit a claim for **you**, simply fill out the claim form in **our** online self-service area my.petplan.co.uk. **You**'ll need to register to log in and **your** details will be pre-populated. **You** can also find the form on **our** website petplan.co.uk/claim. Once **you**'ve filled in the form, **we**'ll send the details directly to **your** vet practice for the rest of the information. **We**'ll let **you** know when **your vet**'s completed it.

Claims for medication purchased online	**You** can download **our** claim form for medication purchased online or from high street retailers on **our** website petplan.co.uk/claim.
Claims for treatment by a therapist (not a vet or a member of a vet practice)	Please contact **us** and **we**'ll send **you** a claim form. **Our** details are on the back of this booklet.
Claims under another section of cover	Most other claim forms can be found on **our** website petplan.co.uk/claim.
If you would like us to send you a claim form	Please contact **us**. **Our** contact details are on the back of this booklet.

When you need to submit your Vet Bills and Pet Therapies claims

You must submit **your** *Vet Bills* and/or *Pet Therapies* claims within one year of **your rabbit**'s treatment. Any claims received after this time won't be covered by the policy. If treatment is ongoing, **you** must make sure that claims are sent to **us** at least once every 12 months. For all other sections of cover, **you** can find out when **you** need to claim by reading the '*Conditions'* part of that section.

Supporting documentation for your claim

It's easy to make a claim with Petplan. All **we** need is **your** completed claim along with the supporting documentation listed below. Please make sure **your** claim is completed fully by both **you** and (if applicable) **your vet**, as **we** need all the information to process **your** claim. If anything's missing, it'll delay **your** claim. **Your** insurance doesn't cover any charges made for the completion of claims or the cost of any supporting documentation needed for **your** claim.

Vet Bills and/or Pet Therapies	For both sections of cover, the vet practice must complete the relevant section of the claim, unless it's a claim for medication purchased online. **We need:** • The invoices from the vet practice or **therapist** that show what **you**'re claiming for. • *If it's the first claim **you**'re making for **your rabbit*** - his/her full **vet history**. If **we** need this for any other claims, **we**'ll let **you** know once **we** have **your** claim. • *Claims for medication purchased online* - the invoices for the medication and, if it's the first claim **you** are making for the treatment, **we**'ll also need a copy of the prescription for the medication.
Advertising and Reward	**Please send us confirmation of:** • The advertising carried out to try and find **your rabbit**. • *If **your rabbit** was stolen* - the police being notified within 24hrs of **your rabbit** going missing. • If **your rabbit**'s microchipped, the microchip provider being contacted within 5 days of finding him/her missing. • If **your rabbit** isn't microchipped, at least one vet practice in the area being contacted within 5 days of finding him/her missing. • The invoices and receipts to show the costs **you**'re claiming. • *If **you**'ve given a reward* - a receipt with the full name, address, telephone number or email address of the person who found **your rabbit**. If **you** gave a monetary reward, **we**'ll also need their signature.
Emergency Boarding	**Your** doctor/consultant and the owner of the boarding establishment (if one has been used) must complete the relevant section(s) of the claim form. **Please send us:** • The invoice from the boarding establishment or written confirmation from the person looking after **your rabbit**, showing the dates and daily cost of boarding.

Making a complaint

Our aim is to get it right, first time, every time. If **we** make a mistake **we**'ll try to put it right straight away. If **we** aren't able to, **we**'ll confirm **we**'ve received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** can't **we**'ll let **you** know when an answer may be expected. If **we** haven't resolved the situation within eight weeks **we**'ll issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaints resolution service. If **you** have a complaint please contact **our** Complaints Team at:

Petplan, PO Box 223,
Huddersfield, HD8 1FR
Email: petplan.csm@allianz.co.uk
Phone: 0345 026 1985

You have the right to refer your complaint to the Financial Ombudsman, free of charge - but you must do so within six months of the date of the final response letter.

If **you** don't refer **your** complaint in time, the Ombudsman won't have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or referral to the Financial Ombudsman Service doesn't affect **your** legal rights.

Financial Services Compensation Scheme

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

In the Privacy Notice Summary below you'll see that Allianz is mentioned. Petplan is a subsidiary of Allianz Insurance plc and where we refer to 'we' 'us' and 'our' it means Petplan and Allianz Insurance plc.

Privacy Notice Summary - How we use personal information

Please find below a summary of our Privacy Notice. The full notice can be found on the Allianz UK website - www.allianz.co.uk/privacy-notice.html

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group. Please see link for a detailed list of these companies here: https://www.allianz.co.uk/about-allianz/our-organisation.html#azuk

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within Allianz Holdings.

Anyone whose personal information we hold has the right to object to us using it. They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

If you wish to exercise any of your data protection rights you can do so by contacting our Data Rights team:

Phone: 0208 231 3992
Email: datarights@allianz.co.uk
Address: Allianz,
57 Ladymead,
Guildford,
Surrey,
GU1 1DB

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

Phone: 0330 102 1837
Email: dataprotectionofficer@allianz.co.uk
Address: Data Protection Officer,
Allianz,
57 Ladymead,
Guildford,
Surrey,
GU1 1DB

How to contact us

BY TELEPHONE	0345 071 8000
BY EMAIL	info@petplan.co.uk
IN WRITING	Petplan Customer Centre PO Box 223, Huddersfield, HD8 1FR
WEBSITE	petplan.co.uk Making a claim petplan.co.uk/claim My Petplan my.petplan.co.uk

Petplan is a trading name of Pet Plan Limited who administer the cover and Allianz Insurance plc who provide and underwrite the cover. Pet Plan Limited (Registered in England No. 1282939) is a subsidiary of Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

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