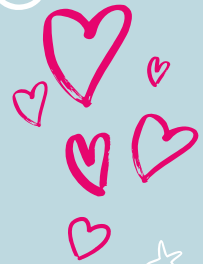


# ACCIDENT ONLY

## Policy Booklet

Thank you for joining **Animal Friends**. You and your pet are now helping to **support charities like Here4Horses**, who offer rescue, refuge and rehabilitation to equines in need.



Find us at [animalfriends.co.uk](http://animalfriends.co.uk)

**animal  
Friends**  
Pet Insurance



# Welcome

Hi! Like your pet is part of your family, you're now part of ours. To help you settle in, we're going to share with you some information that you might find interesting. If you're still reading this far, we're off to a good start!

## Here's the bit we really want you to know...

This booklet tells you what you and your pet are covered for, as well as what isn't covered. Please read through it carefully. It should answer any questions you have about your insurance. If you've got any questions, please contact us on **0344 557 0300**.

## Now that's done, let us tell you about who we are...

We believe that protecting your pet should be easy and not cost the earth. We also believe that even the smallest acts of kindness can make a big difference. Which is why we were founded to help ensure that your pet lives a healthy and happy life, whilst giving back to animal welfare charities and conservancies.

We could go on about the many reasons why you can feel good about choosing Animal Friends but **the key thing to remember is that we're here**. We've got you covered and if you want to know more about what makes us tick, head to our website or social channels, and you'll find it all there.

Wishing you all the best,



**Wes Pearson**

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# How to use this booklet

**This booklet tells you everything you need to know about your policy. Along with a document called Your Schedule it makes up the agreement between you and us, so make sure you keep it safe. If you need a copy in large print or braille, please let us know.**

When reading this booklet, please remember the following things.

Our policies only cover people that live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence. When we say 'UK' in this booklet, we mean England, Scotland, Wales, Northern Ireland, the Isle of Man, Channel Islands and UK Ministry of Defence bases overseas.

This policy is administered by Animal Friends and underwritten by Red Sands Insurance Company (Europe) Ltd. Red Sands pays a commission to Animal Friends to sell insurance on its behalf. When we say 'we', 'our' or 'us' in this booklet, we mean Red Sands. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar (Incorporation No: 87598). Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission. It is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority for business underwritten in the UK (Financial Services Register No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

When we say 'you' or 'your', we mean the person named on the schedule.

When we say 'immediate family', we mean your spouse, sibling, parent, child or stepchild. It also includes civil partners and any other partner that has lived with you permanently for at least two years.

This policy is governed by English Law. All communications will be made in English.

# Contact details

You can contact Animal Friends for support in the following ways.

## By phone

 **0344 557 0300**

Please check our website for opening hours.

If you call us from a landline, you'll be charged the standard rate. Calls from mobiles vary depending on your plan. For example, if your plan includes unlimited minutes, your call from a mobile will be free.

## By email

If you have a general enquiry, you can reach us at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)

## On our website

Contact us on live chat

 [www.animalfriends.co.uk](http://www.animalfriends.co.uk)

Or you can complete an enquiry form to contact a specific department

 [www.animalfriends.co.uk/contact/](http://www.animalfriends.co.uk/contact/)

## By post

 Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

# How this policy works

This booklet details everything your pet is covered for under this policy. Some things aren't covered, so it's important you read through your documents to check you have the cover you need. There's a list of exclusions in the 'What this policy doesn't cover' section on [page 14](#). These apply to the whole of your policy. There are also some additional exclusions that only apply to certain sections of cover. You should also check your schedule to see if there are any other exclusions that apply to you personally. Exclusions added to your policy will be for the condition, or related to the condition, that your pet has. You'll find detailed descriptions of your cover in the "What this policy covers" section on [page 11](#).

## Your policy

You've chosen our Accident Only policy, which aims to protect your pet if they have an accident. An accident is a sudden and unexpected event which causes injury to your pet. It doesn't cover you for any illnesses or diseases they might have. If your pet has an accident, the policy offers £2,500 per policy year towards the cost of treating their injuries resulting from that accident.

The £2,500 annual limit applies to each accident your pet might have, and there's no limit to the number of accidents you can claim for. So even if your pet is particularly accident prone, your policy should still protect them.

Each accident also has a lifetime limit of £15,000 – as long as you renew your policy. So, you can keep making claims over multiple years of continuous cover if your pet needs long-term treatment for their injuries.

Every time you make a claim for a new condition, you'll need to pay an excess to help cover the cost of treatment. For more information on excesses see the 'Your excess' section on [page 8](#). You can find out how much excess you'll need to pay in your schedule.

## When this policy starts and ends

Your policy starts from the day you chose it to, but there's a waiting period before you can start making some kinds of claims. We don't cover accidents or injuries that happen within the first 2 days of your policy start date. For example, if your cover starts on the 1st, you won't be covered for any accidents or injuries that happen before the 3rd.

A condition starts from the date the accident happened – not when you take your pet to the vet. So even if you wait until after the waiting period to get your pet treated, you still won't be covered.

Several things might end this policy. For example, if either of us decide not to renew your policy for any reason. It will end if your pet dies, is lost or is stolen. You may also decide to cancel your policy. We can cancel it too – for example, if you don't pay your premium. For more information about cancelling your policy, see the 'Cancelling your policy' section on [page 17](#).

## Changing your level of cover

If you want to change your level of cover, you should get in touch with us.

If your pet already has a condition, and you change to a policy with a higher limit, we'll cover valid claims for this condition at your previous, lower limit. This is true even if you haven't yet made a claim or if you noticed something was wrong and the pet hasn't yet been to the vet. You'll be able to make claims for a new condition after 14 days and cover at the higher limit for new accidents starts after 2 days.

If you change to a policy with a lower limit, cover for new conditions and accidents will start straight away. Your new policy limit will apply to all new and existing claims.

When we say 'condition', we mean any injury with a single cause or diagnosis. For example, if your pet has an accident, we'll class any injuries they suffer as one condition - even if they're in different parts of the body.

# How this policy works

## (Continued)

### Pre-existing conditions

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not.

Remember, the 2-day waiting period at the start of this policy means we'll consider any accidents that happen in this period as pre-existing as well.

Any injuries caused by accidents your pet had before you took out this policy will also be considered to be a pre-existing condition. For example, if your pet had an accident before the policy started and needed ongoing treatment for complications caused by that accident, we'd consider the complications to be pre-existing.

### Amounts you might have to pay

#### Your premium

The premium is the amount you pay us so we can provide you with insurance for your pet. You can decide to pay one amount annually or in monthly instalments. You must make sure to keep up with all your payments. If you don't, we won't be able to cover you if you want to make a claim.

#### Your excess

The excess is the amount you'll need to pay towards a claim. You'll need to pay one vet fees excess per accident per policy year. If your pet is injured in a new accident, this will start a new claim and you'll have to pay the excess. If they need more treatment because of the accident, we'll treat this under the same claim. You won't need to pay the excess again in that policy year.

If you claim for the same injury over more than one policy year, you'll have to pay the excess once per year. For example, if your pet needs painkillers for their injuries, you'll have to pay the vet fees excess shown in your schedule when you make a claim. If they need more painkillers in that policy year, you won't have to pay another excess. But if they need more after you renew your policy, you'll have to pay the vet fees excess again.

For examples of how an excess can be applied to your policy, please see the Frequently Asked Questions section on our website.

### Sharing the cost of the vet bill

As your pet gets older, you'll also have to start paying a percentage of the vet fees when you make a claim. This is because older pets may be more likely to get injured or to become ill. This is known as 'co-payment'.

We start applying the co-payment at 8 years old for dogs and 10 years old for cats. We'll automatically apply the co-payment on the first renewal after your pet's birthday. For example, if your dog turns 8 in January, and the policy renews in July, we'll apply the co-payment after the July renewal. Check your schedule to see if a co-payment applies to your policy.

The co-payment applies to everything you might claim for under Section A: Vet Fees. This includes the cost of repeat medication.

### Looking after your pet and keeping them safe

It's important you look after your pet's health. If there is something wrong with your pet's health, you should arrange for a vet to examine and treat your pet as soon as possible. If you delay getting treatment for your pet and your pet's condition is made worse because of this, we won't be able to pay your claim. You must follow any advice given to you by a vet, and arrange and pay for treatment to help lower the risk of injury or illness. If they need treatment, you need to make sure your vet is a current member of the Royal College of Vet Surgeons. You can check your vet's details here: <https://findavet.rcvs.org.uk/find-a-vet-surgeon>. If they're not, you won't be covered.

This policy is designed to cover you for things that happen to your pet that couldn't have been prevented or predicted. You must follow advice given to you by your vet, trainers and the authorities. For example, if the police or a vet tell you to muzzle your dog, you must do this to keep them and others safe. If you don't, you won't be covered.



## Your pet's health

It's really important you vaccinate your pet to protect them from harmful diseases. If you have a dog, you must make sure they're vaccinated against distemper, hepatitis, leptospirosis, parvovirus and kennel cough. If you have a cat, you must make sure they're vaccinated against feline infectious enteritis, feline leukaemia and cat flu. If a vet recommends any other vaccinations, you must agree to those as well. It's important all your pet's vaccinations are kept up to date.

You must also regularly worm your pet by following an anti-worming programme and product that's been recommended or prescribed by a vet. We don't cover herbal worming products or any complications that result from using them.

## Renewing your policy

If you pay monthly – or pay annually and have opted into auto-renewal – you won't need to do anything; your policy will automatically renew for another year. If you paid upfront for a year and haven't opted for auto-renewal, you'll need to make a payment for your cover to continue.

You can make a payment in your online account or get in touch with us to renew for another year.

 **0344 557 0300**

Animal Friends will send your renewal documents approximately three weeks before your policy is due to end. You should read these documents carefully. We might change some of your terms or the price you pay, so you'll need to check you still have the cover you need.

Several things affect the price you pay when you renew. These can include your pet's age, where you live, previous claims and the cost of vet fees in your area.

## Giving us the facts

### If you make a mistake

If you give us wrong information by mistake, you might not be able to make a claim or we might need to void your policy. For example, if we receive veterinary evidence that your pet is a banned breed, we'll act like your policy never existed. We'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

We might need to apply exclusions, or change your cover, the premium you pay or the terms of this policy. If you need to make a change to this policy, see the 'Making changes to this policy' section on [page 16](#).

### If you give us wrong information on purpose

It's really important you give us accurate information at all times. If you deliberately exaggerate a claim, mislead us or don't tell us the truth, this is fraud. We won't pay your claim or give you back any premiums you've paid. We'll cancel all policies you have with us, and we won't cover you again in the future. In some cases, we will need to tell the police or other authorities and insurance companies.

If we've paid a claim where you did not tell us the truth, we'll cancel your policy from the date you gave us the false information. We may ask you to pay us back for any claims we've paid since that date.

### Keeping up to date with your payments

It's important you keep up to date with your premium. If you're struggling with your payments, please get in touch and let us know. We won't be able to cover claims if you have any unpaid premiums.

# How to make a claim

We understand making a claim can be a stressful time, that's why we've made it as easy as possible for you. We are able to pay your vet directly when you claim. However, if your vet would rather you pay for the claim, you will need to pay your vet first and then submit your claim to us. If we accept your claim, we will pay you directly. You can make a claim with us in the following ways:

## Online through your vet

The quickest and easiest way to make a claim is through your vet, if they have access to the Animal Friends online claims system, Pawtal. If they do, they can make a claim directly, so you won't need to fill in any forms. Your vet can track your claim this way as well. Your vet must send us a new claim for each separate accident that you wish to claim for. We also require a claim form from each vet that provided treatment to your pet. If they don't, we won't be able to pay your full claim. For example, if you received emergency treatment at one vet practice and continued care at another vet practice, we'll need a separate claim form from each vet practice.

## Using a claim form

If your vet doesn't have Pawtal, you'll both need to fill out a claim form and send it back so we can process your claim.

Claim forms are available for all policy benefits, for repeat medication and for pre-authorisations. You can download claim forms from [www.animalfriends.co.uk/existing-customers/make-claim/](http://www.animalfriends.co.uk/existing-customers/make-claim/) – or give us a call and we'll send you one in the post.

 **0344 557 0300**

## Sending your claim form

Once you and your vet have completed the claim form, you can send it by email to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk). If you prefer, you can post the claim form to the address on [page 6](#).

We'll need a copy of your pet's full veterinary history to review any claim. The vet who treated your pet should provide the notes they have. We may also need to request additional information, for example, referral reports. We may contact any vet or professional involved with treating your pet or any individual that may be involved with this claim.

If your pet has been treated by any other vets in the past, we'll ask you to contact them to ask for your pet's full veterinary history.

To make sure we can handle your claim quickly, please send all claim forms as soon as possible after your pet receives treatment. You must send us a new claim for each separate accident that you wish to claim for. We also require a claim form for each vet that provided treatment to your pet. If you don't, we won't be able to pay your full claim. For example, if you received emergency treatment at one vet practice and continued care at another vet practice, we'll need a separate claim form from each vet practice.

Sometimes we may need to contact you and ask for extra information. This helps us when reviewing your claim, to determine whether or not we can pay your claim.

## Through your online account

If you need to claim for repeat medication for your pet, you can do this through your online account. You can register or log in to your account through the "My Account" button on our webpage.

## Checking if treatment is covered before it goes ahead

You can check if treatment will be covered, before agreeing to it. The quickest way to do this is to ask your vet to check through the Animal Friends online claims system – Pawtal.

If your vet doesn't use Pawtal, they will need to complete and return the 'pet pre-authorisation form' from our website. Send all completed claim forms to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk) - including 'Pre-authorisation' in the subject of your email. Or you can post the claim form to the address on [page 6](#).

If you are unable to access the forms on the website, please call us to request a copy of the form.

We aim to process pre-authorisations within one working hour. This process may take longer if we have not received all the required information to assess the pre-authorisation.

If we receive additional information when you send us your claim, which would have meant the pre-authorisation wouldn't have been approved, we may have to change our original decision.

If there's any other insurance policy that might cover an incident or claim, the other insurer must be told and you must let us know their details. We don't cover anything that's insured under any other policy.

# What this policy covers

## Vet fees

### ✓ What's covered?

#### If your pet needs medical care after an accident

If your pet is injured in an accident, we'll cover vet fees up to the amount shown in your schedule. Make sure you keep your receipts and invoices safe, as you'll need to show them to us when you make a claim.

We only cover vet fees in the UK.

Every year we use our claims information to review the prices charged by vets for some of the items most commonly claimed for. We use this information to set a maximum amount we will pay for these claims. Any changes to these amounts will only affect your policy from your renewal. You can see a list of these items in the 'Important information on vet fee claims limits' document in your welcome or renewal pack.

Sometimes people choose to buy medication from a pharmacy or online instead of from their vet. If you do this, we'll cover some of the cost of your vet writing the prescription as well as the medication.

We'll only cover house calls, out-of-hours fees, or emergency fees if your vet says your pet needs to be seen straight away.

If you're worried about your pet's condition, you can check their symptoms with the Jooi app. It's available 24/7, 365 days a year, so you'll be able to use it when your vet is closed. It connects you with qualified vets and registered vet nurses to help diagnose the problem without paying an out-of-hours fee. If you think your pet's condition is urgent or life threatening please contact your usual vet straight away. For more information see:

 [www.animalfriends.co.uk/jooi](http://www.animalfriends.co.uk/jooi)

# What this policy covers

## (Continued)

### Complementary treatment

We'll pay up to £500 for complementary treatments, as long as they're recommended by a vet to treat your pet's injuries after an accident covered by this policy. The £500 limit counts towards your vet fees limit for each accident. Some of the complementary treatments we cover include physiotherapy, osteopathy and laser therapy. We'll only cover complementary treatments that are performed by a qualified specialist. For a full list of treatments and specialists we cover, see:

 [www.animalfriends.co.uk/therapy](http://www.animalfriends.co.uk/therapy)

### Tests needed to diagnose a condition

We'll pay for tests when they're needed to investigate or diagnose a condition covered by this policy, such as x-rays, ultrasounds and MRI and CT scans. We don't cover routine, elective or preventative tests, for example a blood test carried out before performing surgery.

### If your pet is put to sleep

We'll cover the cost of putting your pet to sleep, if they are injured in an accident covered by this policy. We'll only do this if it's needed to prevent suffering. This must be confirmed in your vet's notes. The amount we'll pay up to is shown in the 'Important information on vet fee claims limits' document in your welcome or renewal pack. This counts towards your overall vet fees limit.

## ✕ What's not covered?

### Illnesses or conditions not caused by an accident

This policy only covers accidents, so we won't cover any claim for any illnesses.

### Claims at the beginning of your policy

We don't cover any accidents or injury that happens within the first 2 days of your policy start date.

### Conditions we don't cover

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first

noticed before your policy start date or within the waiting period, whether they needed treatment previously or not.

For more information about pre-existing conditions, see the 'Pre-existing conditions' section on [page 8](#).

We also don't cover any cruciate ligament damage, even if it was as a result of an accident.

## Tests and treatments we don't cover

### Treatment if your dog is injured by a moving vehicle

We won't cover treatment if your dog is injured by a moving vehicle, and they weren't on a lead with a collar or harness. This includes anywhere there could be moving vehicles. For example, on a driveway, in car parks or next to roads, including those on private land. This is particularly important when getting your dog in or out of a vehicle anywhere near a road.

If you need to claim because of a road traffic accident, we will ask you for an explanation of what happened. You must give us a full and true explanation, as this will be used when we make a decision about your claim.

### Treatment if your pet is injured whilst travelling in a moving vehicle

We won't pay any claims if your pet was injured whilst travelling in a vehicle if you did not use a lead, harness, cage, or crate to restrain them.

### Treatment if your dog is injured because it escapes

If your dog escapes and is injured, you won't be covered if you didn't take reasonable precautions to make your home, garden, and other places your dog visits, secure. For example, if your garden isn't securely fenced, or you didn't close the gate to your garden. If you can't make the area secure, you should keep the dog safe by keeping them on a lead. We won't pay claims if you don't.

You should take reasonable precautions to stop your dog from escaping when opening doors and windows. We won't be able to pay claims if you don't.

If your dog is injured because they escaped, we will ask you for an explanation of what happened. You must give us a full and true explanation, as this will be used when we make a decision about your claim.

## Other tests and treatments we don't cover

We don't cover routine, elective or preventative tests, for example a blood test carried out before performing surgery.

If a test shows your pet is suffering from a condition not covered by this policy, we won't cover the cost of the test.

We don't cover any routine, preventative, elective or cosmetic treatment, even when it's recommended by a vet to prevent an illness or injury. For example, this includes the cost of grooming, vaccinations, neutering, or flea/worm treatment. We also don't cover any complications that arise from these treatments, unless it's for flea or wormer treatment that has been recommended or prescribed by a vet. We don't cover costs resulting from not having routine, preventative, elective or cosmetic treatment recommended by a vet to prevent an injury or illness.

We also don't cover the cost of any training, treatment or therapy for behavioural issues.

You won't be covered for any treatment as a result of breeding, pregnancy or giving birth, including the cost of emergency c-sections.

We don't cover stem cell or gene therapy. We also don't cover any form of transplant, including organ transplants, Platelet-rich-plasma (PRP) and Osteochondral Autograft Transfer System (OATS), or any complications that result from these.

We don't cover any claims for prosthetic limbs. This includes the cost of the prosthetic, consultations and procedures, or any complications or rehabilitation your pet might need afterwards.

We don't cover claims caused by your pet being a blood donor, including any complications that appear as a result.

We won't cover any dental or gum treatments or conditions, including epulis or complications which are caused by, or related to any dental illness or accident.

We won't cover claims if you or your immediate family deliberately harm your pet.

You should arrange for a vet to examine and treat your pet as soon as possible. If you delay getting treatment for your pet and your pet's condition is made worse because of this, we won't be able to pay your claim.

## Other things we don't cover

We don't cover the cost of transporting your pet to another vet or hospital for treatment. We also don't cover the cost of an ambulance.

We don't cover pet bedding and blankets, including incontinence sheets or kennel liners, even if they've been recommended by a vet.

We'll cover the cost of one buster collar for every condition your pet has, but any additional buster collars won't be covered. We won't cover any other items used to stop your pet from causing themselves more harm. This includes Mikki boots and pet t-shirts.

We also don't cover leads or harnesses.

We also won't cover the cost of any food.

We don't cover pet pill givers, cat putty or gelatin capsules.

We don't cover any admin fees your vet may charge, including the cost of any postage or packaging. This includes fees for filling in any form, giving us information about your pet's medical history or referring them to another vet. This also includes any cost a vet may charge to prepare or supply medication – this is sometimes called a dispensing fee.

We also won't cover any fees your vet charges to admit or release your pet from hospital. We will pay towards the cost of keeping the pet in hospital.

We won't cover any cremation or burial costs if your pet dies or is put to sleep. This includes the cost of coffins and caskets.

# What this policy doesn't cover

There are some things we won't cover under any part of this policy. We've listed these below.

## Illnesses or conditions not caused by an accident

This policy only covers accidents, so we won't cover any claim for any illnesses.

## Claims at the beginning of your policy

We don't cover any accident or injury that happens within the first 2 days of your policy start date.

## Pre-existing conditions

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on [page 8](#).

## Pandemics

We won't cover any claims that result from any pandemic. We also won't cover things that happen as a result of the threat or fear of a pandemic. This includes anything that's done to control it. For example, if the authorities order everyone to quarantine their dogs.

We also won't cover claims resulting from any disease passed from animals to humans.

## Pets that aren't covered

We don't cover puppies or kittens younger than four weeks old.

We don't cover any pets used as or trained to be anything other than a domestic or household pet. This includes using them for the mating and production of animals (breeding), hunting or shooting of any kind.

We don't cover any dog breeds or types – including dogs crossed or mixed with these – that have been banned by the government. These currently are:

- ✿ Pit Bull Terrier
- ✿ Japanese Tosa / Tosa Inus
- ✿ Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff)
- ✿ Fila Brasileiro

There are also some other breeds, including pets crossed or mixed with those breeds, that we don't cover. You can check the full list at [www.animalfriends.co.uk/contact/frequently-asked-questions/our-policies/what-breeds-are-excluded](http://www.animalfriends.co.uk/contact/frequently-asked-questions/our-policies/what-breeds-are-excluded), or give us a call:

 **0344 557 0300.**

We may need to cancel your policy if we receive veterinary evidence that your pet has been crossed or mixed with any of these breeds. This is true, even if you didn't know your pet was crossed or mixed with a banned or excluded breed. We'll ask you to provide us with a DNA test result for your pet. You are responsible for any costs for the DNA test. We won't be able to review your claim, or any future claims, until we receive the results of the DNA test.

If you refuse to provide us with a DNA test result after we've asked you to provide one, we'll void your policy straight away. If we haven't paid a claim in this policy year, we'll give you back any premiums you've paid in this policy year. If we've paid a claim in this policy year, we'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

### **If your pet is an excluded breed**

If your pet's DNA test results show they have 50% or less of an excluded breed, we'll continue covering your pet.

If your pet's DNA test results show they have more than 50% of an excluded breed, we'll void your policy and give you back any premiums you've paid. If we've already paid a claim in this policy year, we'll continue cover for the remainder of the policy year, but we won't renew your policy.

### **If your pet is a banned breed**

If your pet is mixed with any dog type listed on the Dangerous Dogs Act, we'll void your policy and give you back any premiums you've paid. We'll do this no matter what percentage of banned breed your dog's DNA test results show. If we've paid any claims in this policy year, we'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

### **Crime**

We won't cover claims that result from you breaking the law. This covers laws and regulation from both central and local government, and both present and future. Likewise, we won't cover claims that are fraudulent. It's important you always tell us the truth.

We also won't pay for claims for any fines or penalties that you're responsible for.

### **Wars, riots and terrorism**

We won't pay claims for anything caused by acts of terrorism. We also won't cover claims relating to war, riots or revolution.

### **Other things we don't cover**

We won't cover incidents of your pet straying, escaping or attacking people if they've been involved in a similar incident in the past.

We won't cover any claims caused by any aircraft, such as planes, helicopters, hot air balloons or drones.

We won't cover claims caused by radiation or contamination from any nuclear explosions or fallout.

We don't cover anything that's insured under other insurance policies. This could include travel insurance, or insurance that covers licensed pet minders or professional dog walkers.

We don't cover any fees or interest you might be charged by credit cards, loans or other finance plans.

We won't provide cover if you don't live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence.

# Making changes to this policy

It's important you tell Animal Friends if your circumstances change, as this might affect your cover.

If any of the following things change, let us know straight away by calling **0344 557 0300**.

## Changes that can affect the price of your policy

🐾 You or your pet move to a new home.

🐾 The pet's owner changes.

We use your address when we work out your premium. If you move to a new home, your premium may go up or down. We will contact you to confirm the changes to the terms or price of your policy. You have the right to continue with your cover or you can cancel your policy.

If you cancel your policy after making a change, and we haven't paid a claim for this policy year, please see the 'Cancelling your policy' section.

If you cancel, and we've paid a claim for this policy year, you'll still need to pay the premium for the full year of insurance. We'll ask you to pay any remaining amount from your full year's premium. See below for more information on how we work out these charges:

### If the change you made lowered your premium:

The premium you'll need to pay will be your new, lower premium.

### If the change you made increased your premium:

If you claimed for something that took place before you changed your policy, you'll need to pay your original, lower premium.

If you claimed for something that took place after you changed your policy, you'll need to pay your new, higher premium.

## Changes that we'll need to consider, as they may affect your cover under the terms of your policy

- 🐾 Your pet develops any behaviour problems or their temperament changes. For example, if they are being aggressive or attack, bite or injure a person or another animal.
- 🐾 You've been told by the authorities – or advised by a vet, behaviourist, or trainer – that your dog needs to wear a muzzle.
- 🐾 You plan to use your pet for breeding, working, farm work or hunting.
- 🐾 Anyone makes a complaint about your pet being aggressive.
- 🐾 An incident happens involving your pet which could lead to a legal claim against you. If you don't tell us, and this negatively affects our ability to handle the case, we won't be able to help.

## If we need to make changes to this policy

When your policy is due to renew, we can make changes to your premium, your excess, or by adding or removing cover. We will always tell you at least 28 days before your renewal date, so you can decide if your policy still meets your needs.

## If you need to make changes to the way you pay

If you want to change the way that you pay, please get in touch. This includes changing from annual payments to monthly payments and opting into or out of auto renewal.



# Cancelling your policy

This policy is a 12-month contract of insurance that can be paid annually or monthly. You can cancel your policy at any time by calling or writing to us. If we've paid any claims for something that took place in the policy year, you'll need to pay the full years premium which is shown in your schedule.

## Cancelling within 14 days

We'll give a full refund if you cancel this policy within 14 days of the start date. We won't be able to do this if we've paid any claims for something that took place in this period.

## Cancelling after 14 days

### If you pay monthly for your policy

You may cancel this policy at any time. If we've paid claims for something that happened this policy year, and you pay premiums monthly, you must pay the remaining premiums for the rest of the policy year.

### If you pay annually for your policy

You may cancel this policy at any time. If you cancel after 14 days, we'll refund you for any full months remaining, unless we've paid any claims for something that took place in the current policy year. If we've paid any claims for something that took place in this policy year, no refund will be given.

### If you need to claim after you've cancelled your policy

If you want to claim for something that took place before you cancelled, you must pay the remainder of your full years premium before we'll pay your claim.

We won't pay any claims for something that happens after your cancellation date.

## When we might cancel your policy

We will cancel your policy at any time if you don't follow the terms and conditions in this booklet or for legal reasons, such as fraud.

We may cancel your policy if you don't keep up with your payments, but we'll always get in touch with you first. If we don't hear from you, we'll cancel the policy one month from the date we last received a payment. We may be able to reinstate the policy if you pay within 28 days of the cancellation date, and your pet's health hasn't changed.

If you're unable to make a payment, please get in touch with us to find out how we can help.

If you move out of the UK, you must let us know and we'll cancel your policy.

If we cancel your policy and we've paid any claims for this policy year, you must pay the remaining premiums for the rest of the policy year. If this happens, we won't pay any further claims.

As part of our ongoing commitment to provide customers with pet insurance that meets their needs, we regularly review the insurance products we offer. We may make the decision to withdraw a product or level of cover from our range. If we do this, we'll clearly explain this in your renewal pack, which will be sent to you at least 28 days before your policy is due to end. We will also provide you with information about other cover options available.

## How to cancel your policy

You can contact us in the following ways:

### By live chat on our website

 [www.animalfriends.co.uk](http://www.animalfriends.co.uk)


### By phone

 **0344 557 0300**

### By email

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)

### By post

 Animal Friends House, 1 The Crescent,  
Sun Rise Way, Amesbury,  
Wiltshire SP4 7QA

# How to make a complaint

We hope you're happy with your cover and our service, but if you're unhappy about something we'd like to try to put things right.

If you want to make a complaint you can contact Animal Friends in the following ways:

## By phone

 **0344 557 0300**

## By email

 [complaints@animalfriends.co.uk](mailto:complaints@animalfriends.co.uk)

## By post

 Complaints Department  
Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

## If you're not happy with our response

If you're not happy with how we handled your complaint after receiving our 'Final Response Letter', you can contact the Financial Ombudsman Service (FOS).

The FOS is an independent complaints service that's free to use. You can find out more about them and how to complain at:

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

You can also contact them in the following ways:


## By phone

 **0800 023 4567**

## By email

 [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## By post

 The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

You can also choose to take your claim to court. This policy is governed by English Law. All communications will be made in English.

## The Financial Services Compensation Scheme (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by calling **0800 678 1100**.

# How we use your personal information

When you apply for one of our policies, Animal Friends and Red Sands collect and store the information you give them. This includes your name, address and contact details. It may also include sensitive data such as information about your health. We'll always do this securely and safely and follow all relevant laws.

We might share your details with other organisations if we need to. For example, if we're handling a complaint.

You can see the full Animal Friends privacy policy at:

 [www.animalfriends.co.uk/privacy-policy](http://www.animalfriends.co.uk/privacy-policy)

You can see the Red Sands privacy policy at:

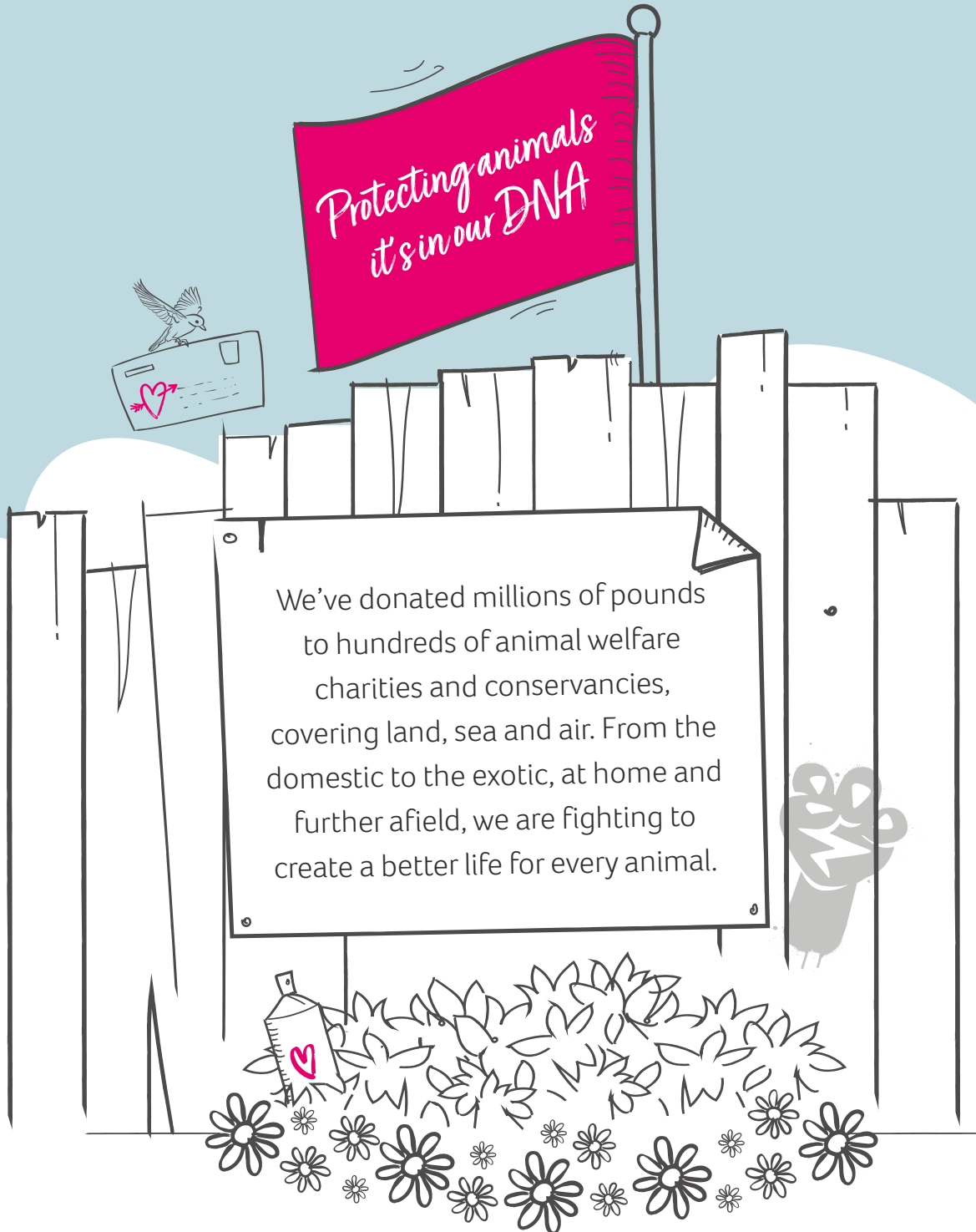
 [www.redsands.gi/privacy-policy](http://www.redsands.gi/privacy-policy)

## If you want to receive more information from us

If you'd like information about looking after your pet, charity updates or information about new products and services, you can tell us by logging into your account.

You can also email Animal Friends at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)



APPROVED DOCUMENT  
Clear design Simple language

Our policy documents have been awarded the Fairer Finance Clear & Simple Mark, which recognises clear design and simple language.

If you have any questions about any of our policies, please call us on **0344 557 0300**.

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