

cover that's just for dogs

policy
booklet



Limits of cover

Cover levels	Silver	Gold	Platinum	Excesses
Vet fees	up to £3,000*	up to £5,000*	up to £7,500	Refer to Policy Schedule
Treatment period	12 mths*	12 mths*	Per year	-
3rd party liability	up to £1m	up to £1.5m	up to £2m	£100
Death from accident/illness - Cremation fees	up to £250 up to £100	up to £750 up to £100	up to £1,500 up to £100	- -
Advertising and reward	up to £500	up to £1,000	up to £1,500	-
Theft or Straying	up to £250	up to £750	up to £1,500	-
Boarding fees	up to £250	up to £750	up to £1,500	-
Holiday cancellation	up to £1,000	up to £3,000	up to £5,000	-
Accidental damage	not covered	up to £500	up to £500	£100
Quarantine costs [†]	up to £150	up to £500	up to £1,500	-
Loss of Healthcare Certificate	up to £250	up to £250	up to £250	-
Repeat tick and worming treatment	up to £150	up to £250	up to £1,000	-
Emergency expenses cover abroad [†]	up to £150	up to £250	up to £1,000	-

* Ongoing cover limited to 12 months after the incident.

Schedule of benefits

Bereavement counselling	✓	✓	✓	-
Pet legal helpline	✓	✓	✓	-
Pet minders	✓	✓	✓	-
Veterinary helpline	✓	✓	✓	-
Overseas travel	90 days	unlimited	unlimited	-

[†]Subject to full compliance with the PETS Travel Scheme.

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Your insurance provider

Homebase pet insurance is arranged and administered by BDML Connect Limited, registered at The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL) and the insurance is underwritten by Agria International Forsakring AB (sections 2.1, 3-6) and Groupama Insurance Company Limited (section 2.2). Homebase Ltd is an appointed representative of Home Retail Group Insurance Services Ltd (HIS), both of which are members of Home Retail Group. HIS, BDML Connect Limited, Agria International Forsakring AB and Groupama Insurance Company Limited are all authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA register by visiting the FSA's website at www.fsa.org.uk/register or by contacting them on 0845 6061234. In return for having accepted **Your** premium **We** will in the event of injury loss or damage happening within the **Period of Insurance** provide insurance as described in the following pages and referred to in **Your** schedule and statement of insurance.

Policy Summary

This policy is underwritten by Agria International Forsakring AB (sections 2.1, 3-6) and Groupama Insurance Company Limited (section 2.2).

This policy summary does not contain full terms and conditions of your insurance – these are located in your policy wording which commences on page 5.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Type of insurance and cover

Insurance for dogs

This insurance provides cover for veterinary fees, emergency boarding kennels fees, advertising and reward costs, theft or straying, accidental death, holiday cancellation, quarantine fees, loss of healthcare certificate, repeat tick and worm treatment AND emergency expenses cover abroad and accidental damage (excluding silver cover).

Three levels of cover are available – Silver, Gold and Platinum – Your policy schedule and statement of insurance will show which level of cover you have selected and the policy wording will show which covers and limits apply to each level of cover.

Conditions

- You must ensure that your dog has received the required vaccinations, failure to comply with this may jeopardise your claim or cover - Please refer to the General Conditions in the policy wording for a full description.

Features and benefits

Section 2.1 – Veterinary fees

- All reasonable costs for treatment of your dog by a vet due to accident, illness or disease. Cover is provided for up to 12 months from the date of occurrence up to £3,000 (silver), £5,000 (gold) and £7,500 per period of insurance under platinum.

Section 2.2 – Third party liability

- Legal liability up to £1,000,000 (silver), £1,500,000 (gold) or £2,000,000 (platinum) if someone is accidentally injured or killed or their property is accidentally damaged as a result of an incident involving your dog.

Section 3.1 and 3.2 – Death from illness and death from accident

- The purchase price of your dog up to a maximum of £250 (silver), £750 (gold) or £1,500 (platinum) if it dies or in the event of humane destruction by a vet to alleviate incurable and inhumane suffering following an illness, disease or accident.

Section 3.3 – Advertising and reward

- Up to a maximum of £500 (silver), £1,000 (gold) or £1,500 (platinum) for the cost of local advertising and a suitable reward for recovery of your dog if your dog is lost or stolen.

Section 3.4 – Theft and straying

- The purchase price of your dog up to £250 (silver), £750 (gold) or £1,500 (platinum) if it is permanently lost due to being lost or stolen and no recovery has been made within 45 days despite advertising and the offer of a reward.

Section 3.5 – Boarding kennel

- Up to £250 (silver), £750 (gold) or £1,500 (platinum) in total for boarding your dog if you or a member of your family permanently living with you is hospitalised on medical advice for more than 4 days. Additionally we will cover up to the same benefit levels if your main UK residence is deemed to be uninhabitable as a result of circumstances beyond your control, including but not limited to: Flood, Fire, Hurricane and/or enforced evacuation on the order of the emergency services.

Section 3.6 – Holiday cancellation costs

- Any non-recoverable travel and accommodation expenses up to £1,000 (silver), £3,000 (gold) or £5,000 (platinum) if you have to cancel or cut short your holiday because your dog needs immediate life saving surgery within 7 days of your departure.

Section 4.1 – Accidental damage

– applies to gold and platinum cover only.

- Up to £500 following accidental damage to personal property not owned by or in the custody or control of you caused by your dog.

Section 5 – Expenses incurred abroad

Section 5.1	Quarantine cost	Up to £150 (silver), £500 (gold) and £1,500 (platinum) per trip
Section 5.2	Loss of healthcare certificate	Up to £250 per trip
Section 5.3	Repeat tick and worming treatment	Up to £150 (silver), £250 (gold) and £1,000 (platinum) per trip
Section 5.4	Emergency expenses cover abroad	Up to £150 (silver), £250 (gold) and £1,000 (platinum) in total per trip

Significant or unusual exclusions or limitations:

- The standard excesses shown within the policy wording or on the policy schedule of insurance.

General exclusions:

- Any dog less than 8 weeks of age at the start date of your policy.
- Any incident occurring outside the United Kingdom, Northern Ireland, the Isle of Man, the Channel Islands, Eire and the member countries of the PETS travel scheme.
- War risks, hostilities, terrorist activity, revolution, military or usurped power or radioactive contamination.
- Intentional slaughter, by order of any Government, Local Authority or any person having jurisdiction in the matter.
- Any animal which should be registered under the UK Government's Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
- The use of your dog for commercial guard security or racing.

Exclusions under Section 2.1 – Veterinary fees:

- Any treatment exceeding 12 months after the incident under Silver and Gold.
- Any treatment exceeding £7,500 per period of insurance under Platinum.
- Any treatment costs incurred after the expiry date of your policy.
- Any medical condition which occurred or existed in any form prior to start of the insurance policy.
- Illness or condition occurring within the first 10 days of the start of cover for your dog.
- Costs arising from preventative and elective treatments, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth.
- The cost of dental treatment except as a result of an accident.
- Any claim as a result of a 'notifiable' disease e.g. Rabies.

Exclusions under Section 2.2 – Third Party Liability

- The first £100 of each claim for loss or damage.
- Any Amount of damages if the injured person or the damaged property belongs to person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.

Exclusions under Section 3.1 – Death from illness:

- Any medical condition which occurred or existed in any form prior to start of the insurance policy.
- Death from illness in the case of dogs of 9 years of age or more.

Exclusions under Section 3.5 – Boarding kennel:

- Hospitalisation due to pregnancy or any medical condition known of at the start of the policy.

Exclusions under Section 3.6 – Holiday cancellation costs:

- Emergency life saving surgery due to any medical condition which occurred or existed in any form prior to start of the insurance policy.
- Any costs relating to a holiday booked within 28 days of departure.

Exclusions under Section 4.1 – Accidental damage:

- Damage to property in the ownership, custody or control of you, your family, household or any person employed by members of your household or any person entrusted with the care, control and custody of your dog.

Exclusions under Section 5.1 – Quarantine costs:

- Costs incurred where the microchip was not functioning prior to departure.
- Costs incurred where your dog was suffering from a condition prior to departure.

Exclusions under Section 5.2 – Loss of healthcare certificate:

- Where loss of the certificate is not reported within 24 hours or the loss occurred prior to departure.

Other information / terms:

Duration: This is an annually renewable policy.

Cancellation period: You are free to cancel this policy at any time.

Claim Notification: To make a claim call 0845 602 6771 or email us at claims@homebasepetinsurance.co.uk

Pet insurance complaints procedure:

Any complaint you may have should in the first instance be addressed to Homebase Pet Insurance Complaints Department. If you are not satisfied with the way in which your complaint has been dealt with, you should write to Agria International Forsakring AB.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

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

Financial Services Compensation Scheme (FSCS)

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

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

Section one

Pet insurance terms and conditions

Statement of demands and needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their **Dog** are met throughout the duration of the **Policy**.

1.1 Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **Policy**. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

Accident: Sudden and unexpected event which happens during the **Period of Insurance** which results in bodily injury or death to **Your Dog**.

Alternative Medicine: Herbal or homeopathic medicine.

Complementary Medicine: Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic Treatment.

Condition: All clinical signs of injury, illness or disease.

Excess: The amount **You** are required to pay for claims made under **Your** policy, as detailed in **Your** policy schedule..

Incident: A specifically identifiable **Accident**, or **Condition**. Recurring and/or ongoing **Conditions** shall be considered as one loss. Such **Conditions** being defined as:-

- a) clinical manifestations resulting in the same diagnosis (regardless of the number of **Incidents** or areas of the body affected) to which **Your Dog** has an ongoing predisposition or susceptibility related in any way to the original claim; **or**,
- b) **Conditions** which are incurable and likely to continue for the remainder of **Your Dogs** life.

Period of Insurance: The time for which **We** provide cover as set out in the schedule and for which **We** have accepted **Your** premium.

Dog: specified in the schedule.

PETS Travel Scheme: The Pet Travel Scheme (PETS) is the system that allows pet animals from certain countries to enter the UK without quarantine as long as they meet certain conditions. It also means that people in the UK can, having taken their pets to these countries, bring them back without the need for quarantine. Non EU countries as defined by DEFRA are excluded.

Policy: **Your Policy** booklet and most recent schedule which include any endorsement that applies.

Pre-existing Condition: Any medical **Condition** which occurred or existed in any form prior to start of the Insurance **Policy**.

Terrorism: An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Treatment: This must be provided by a **Veterinary** practice and includes consultations; diagnostic tests, for example blood tests; X-rays; surgical procedures; drugs and medication prescribed; nursing and hospitalisation.

Unattended: Any occasion when **Your Dog** is left alone or where **You** are not in a position to control its behaviour.

Vet/Veterinary: Qualified Veterinary Surgeon.

We/Us/Our: 'Sections 2.1, 3-5: Agria International Forsakring AB. Registered in Sweden. Company registration number 516406-0542. Registered office: Tegeluddsvagen 11-13, Box 703 06, 107 23 Stockholm, Sweden. Authorised and regulated by the Finansinspektionen, the Swedish Financial Supervisory Authority and also regulated by the Financial Services Authority.

Section 2.2 (Third Party Liability): Groupama Insurance Company Limited, 24-26 Minorities, London, EC3N 1DE. Authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's register by visiting the FSA's website

You/Your: The person or persons named as the policyholder in the schedule.

Section two

2.1 Veterinary fees cover

We will pay for all reasonable and customary charges made for **Treatment** carried out by a **Vet**. Cover is provided for up to 12 months from the occurrence of each separate **Incident** to the **Dog**, up to the limit per **Incident** of £3,000 (silver), £5,000 (gold).

Platinum cover is continuous **Period of Insurance**. Cover is subject to the **Policy** remaining in force, being continuously renewed at each anniversary and premiums paid on time.

Policy limits are dependent on the cover selected and **Excess** as specified below and subject to written notice of such **Incident** having been given to **Us** within 60 days of occurrence. The limit of cover and **Excess** are on a per **Incident** basis.

Fees for **Alternative Medicine** or **Complementary Medicine** which the **Vet** recommends and as pre-approved by **Us**, including up to twelve sessions of hydrotherapy provided the pool operators are members of the Canine Hydrotherapy Association.

Exclusions

We will not pay for:

- 1 a) The excess shown in **Your Policy** Schedule.
b) Any **Treatment** exceeding 12 months after the **Incident** under Silver and Gold.
c) Any **Treatment** exceeding £7,500 per **Period of Insurance** under Platinum.
d) Any **Treatment** costs incurred after the **Policy** has expired.
- 2 **Veterinary** fees in connection with:
 - a) Any **Pre-existing Conditions** or illness unless previously agreed by **Us**.
 - b) Any illness or **Condition** arising prior to or within the first 10 days of the start date of the **Policy** (This exclusion is not applicable to renewed policies).
 - c) Preventative and elective **Treatments**, routine examinations and **Treatment** including but not limited to routine vaccinations, grooming, spaying or castration, whelping or to any **Treatment** in connection with pregnancy or giving birth or arising out of these procedures.
 - d) Behavioural problems and training unless caused as a direct result of an insured **Incident** occurring during the **Period of Insurance**.
 - e) Non essential hospitalisation and or house calls unless the **Vet** declares that to move **Your Dog** would seriously endanger its health.
 - f) Prescription foods, other than for a 4 week period for a specific **Incident**.
 - g) The normal feeding costs of **Your Dog** during any claim for a special diet.
 - h) Dental **Treatment** except as a result of an **Accident**.
 - i) Any claim for any form of special diet, housing, or bedding needed for the **Treatment** or general well-being of any **Dog**.
 - j) Any claim for cryptorchidism (retained testicle(s)).
 - k) Any claim as a result of a 'notifiable' disease, e.g. Rabies.
 - l) Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering.
 - m) Fees for **Alternative Medicine** or **Complementary Medicine** that have not been approved by **Us**.

2.2 Third party liability cover

We will pay up to £1,000,000 (Silver), £1,500,000 (Gold) and 2,000,000 (Platinum) which **You** become legally liable to pay as damages (including costs) during the **Period of Insurance** for any claim or series of claims arising from any one event if someone is accidentally injured or killed or their property is accidentally lost or damaged as a result of an incident involving **Your** dog. If someone else is looking after **Your** dog when the **Injury** or damage happens,

We will still pay as long as:

1. **You** asked them to look after **Your** dog.
2. **You** did not agree to pay them to look after **Your** dog.
3. The **Injury** or damage was not to them or their property.

Exclusions

We will not pay (The general conditions and exclusions also apply) for any liability caused by or arising from:

1. any business or profession;
2. the hiring out of any animal;
3. any agreement which imposes a liability on **You** which **You** would not be under in the absence of such an agreement;
4. Loss or damage to property in the ownership, custody or control of **You** or **Your** family or household, or any person employed by members of **Your** household or any person looking after **Your** dog with **Your** permission.
5. Accidental bodily injury to or disease contracted by **You** or a member of **Your** family or persons permanently residing with **You** or any person looking after **Your** dog with **Your** permission;
6. Accidental bodily injury or disease contracted by any person who is under a contract of service or apprenticeship with **You** when such injury or disease arises out of and in the course or employment by **You**;
7. passing on any disease or virus;
8. ownership or use of any motorised vehicle;
9. fines, penalties or **Your** breach of quarantine restrictions or import or export regulations;
10. any damages, costs or expenses if **You** are insured under any other liability policy (including **Your** household insurance) unless that cover has been exhausted;
11. the first £100 of each claim for loss or damage.

Section three

3.1 Death from illness

We will pay **You** the purchase price of **Your Dog** as declared on the schedule of insurance, up to a maximum of £250 (silver), £750 (gold) or £1,500 (platinum) dependent on the cover selected, in the event **Your Dog** dies from illness or disease or in the event of humane destruction, if certified by a **Vet** as necessary to alleviate incurable and inhumane suffering of the **Dog**, due to illness or disease.

The cost of cremation up to £100 if **Your Dog** dies or is put to sleep by a **Vet** as a result of an **Illness** covered by this **Policy**.

Exclusion

We will not pay for:

1. Any amount if the death results from a **Pre-existing Condition** or illness unless previously agreed by **Us**.
2. Any claim where **Your Dog** has reached the age of 9 years of age and above.

3.2 Death from accident

We will pay **You** the purchase price of **Your Dog** as declared on the schedule of insurance, up to a maximum of £250 (silver), £750 (gold) or £1,500 (platinum) dependent on the cover selected, in the event **Your Dog** dies from **Accident** or in the event of humane destruction, if certified by a **Vet** as necessary to alleviate incurable and inhumane suffering of the **Dog**, due to **Accident**.

The cost of cremation up to £100 if **Your Dog** dies or is put to sleep by a **Vet** as a result of an **Accident** covered by this **Policy**.

3.3 Advertising and reward

If **Your Dog** is lost or stolen, **We** will reimburse **You** for advertising in a local newspaper and for a suitable reward to be offered for recovery of the **Dog** (previously agreed with **Us**) up to a maximum of £500 (silver), £1,000 (gold) or £1,500 (platinum) dependant on cover selected.

3.4 Theft and straying

We will pay **You** the purchase price of **Your Dog** as declared on the schedule of insurance up to a maximum of £250 (silver), £750 (gold) or £1,500 (platinum) dependant on cover selected, in respect of permanent loss due to **Your Dog** being lost or stolen and after no recovery has been made after 45 days, despite advertising and reward.

3.5 Boarding kennel

We will reimburse **You** for boarding kennel fees up to a maximum of £250 (silver), £750 (gold) or £1,500 (platinum) dependant on cover selected (in any one **Period of Insurance**) in the event that **You** or a member of **Your** family permanently residing with **You**, is hospitalised on medical advice for a period exceeding 4 consecutive days.

In addition **We** will cover up to the same benefit levels if **Your** main residence is deemed to be uninhabitable as a result of circumstances beyond **Your** control, including but not limited to: Flood, Fire, Hurricane and/or enforced evacuation on the order of the emergency services.

Exclusions

We will not pay for:

- 1 Hospitalisation of **You** or any member of **Your** family permanently residing with **You** as a result of pregnancy.
- 2 Any hospitalisation that arises due to an illness occurring in any form before cover for **Your Dog** started .

3.6 Holiday cancellation costs

We will reimburse **You** for any non-recoverable cancellation costs up to a maximum limit of £1,000 (silver), £3,000 (gold) or £5,000 (platinum) dependant on cover selected, (in any one **Period of Insurance**), in the event that in **Your Vet's** opinion the **Dog** named in the schedule requires emergency life saving surgery, within 7 days of **Your** departure on holiday and this necessitates cancellation or curtailment.

Exclusions

We will not pay for:

- 1 Non life-saving operations.
- 2 Claims arising from **Pre-existing Conditions** or any illness occurring within the first 10 days of cover.
- 3 Any costs or expenditure for any holiday booked less than 28 days prior to departure.

Section four

Applies to gold and platinum plans only (your schedule will show which plan you have)

4.1 Accidental damage

We will pay up to £500 following accidental damage to personal property not owned by or in the custody or control of **You** caused by **Your Dog**. The payment made will take into account how old the item(s) were and what condition they were in when damaged.

Exclusions

We will not pay for:

- 1 The first £100 of each and every claim.
- 2 Damage to property in the ownership, custody or control of **You** or **Your** family or household or any person employed by members of **Your** household.
- 3 Damage to property in the ownership or any person entrusted with the care, control and custody of the **Dog** named in the schedule.
- 4 Any damage occurring whilst **Your Dog** is left **Unattended**.

Section five

All benefits under section 5 are subject to full compliance with the PETS Travel Scheme

5.1 Quarantine costs

We will pay up to £150 (Silver), £500 (Gold) and £1,500 (Platinum) per trip for:

- (i) Quarantine kennelling costs and costs incurred in obtaining a replacement health certificate for **Your Dog** should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
- (ii) Quarantine kennelling costs should, despite compliance with the relevant regulations, **Your Dog** be placed in quarantine due to illness.

All claims under this section of the **Policy** must be supported with all relevant receipts and documentary evidence that **Your Dog** was micro-chipped prior to **Your** journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

Exclusions

We will not pay for:

- 1 Any costs incurred where it was established that the microchip was not functioning prior to departure.
- 2 Any costs incurred where it can be established that **Your Dog** was suffering from a **Condition** prior to departure.

5.2 Loss of healthcare certificate

We will pay up to £250 per trip for the cost of a replacement health certificate should the original become lost during the trip. This includes any quarantine costs incurred as a direct result of such a loss.

All claims under this section of the **Policy** must be supported by all relevant receipts and evidence of expenditure.

Exclusion

We will not pay for:

- 1 Any claims where the loss of the certificate was not reported to the issuing **Vet** within 24 hours of discovery.
- 2 Any claims where the loss of the health certificate was established prior to departure.

5.3 Repeat tick and worming treatment

We will pay up to £150 (Silver), £250 (Gold) and £1,000 (Platinum) in reimbursement for reasonable costs incurred in arranging repeat tick and worming **Treatment** where **Your** departure to the UK is delayed by **Your** carrier.

All claims under this section of the **Policy** must be supported by all relevant receipts and evidence of expenditure including documentary evidence that the initial tick and worming **Treatment** was administered.

5.4 Emergency expenses cover abroad

We will pay up to £150 (Silver), £250 (Gold) and £1,000 (Platinum) in total per trip in reimbursement for emergency expenses incurred by **You**. Cover is provided up to:

- 1 £100 (Silver), £200 (Gold) and £300 (Platinum) per trip for additional accommodation and repatriation fees incurred by **You** should **Your Dog** require emergency **Veterinary Treatment** which results in **You** missing **Your** return journey.
- 2 £150 (Silver), £250 (Gold) and £300 (Platinum) per trip in reimbursement of reasonable accommodation and transportation costs incurred by **You** following **Your Dog** becoming lost during a journey, whilst **You** endeavour to find **Your Dog** prior to **Your** due return date to the UK.
- 3 £150 (Silver), £250 (Gold) and £300 (Platinum) per trip in reimbursement of reasonable additional accommodation and transportation costs incurred by **You**, for up to 4 days, should **Your Dog** become lost or stray prior to **Your** return journey to the UK resulting in **You** remaining abroad whilst endeavouring to locate **Your Dog**.

All claims under this section of the **Policy** must be supported by all relevant receipts and evidence of expenditure. Additionally, **You** must notify the Police or relevant transport operator within 24 hours of the incident and obtain, at **Your** own expense, a written report should **You** wish to claim following the loss or theft of **Your Dog**.

Section six

6.1 Help lines

All policies automatically include access to the following help lines:

6.2 Healthcare away from home

If **You** and **Your Dog** are away from home whilst in the United Kingdom, Northern Ireland, Isle of Man, and Channel Islands and **Your Dog** needs urgent **Veterinary** care, the **Policy** gives **You** access to **Our** help lines so **We** can identify the nearest **Vet** for **You** - Telephone: 0845 602 6771. Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.

6.3 Bereavement counselling

An understanding, confidential and professional service enabling **You** to talk for as long as **You** need about the death or illness of **Your Dog**. Help and advice to address the symptoms brought about by bereavement - available 24 hours a day, 365 days a year. Telephone: 0845 602 6921.

6.4 Pet legal

Lawyers are available to provide advice and explain legal issues in plain English and in a friendly and helpful way - available 24 hours a day, 365 days a year. Telephone: 0845 602 6921.

6.5 Pet minders

This enables **You** to locate a registered **Dog Minder** (on a National basis) for either a few minutes or indeed weeks, in order to look after **Your Dog** while **You** are away. Telephone: 0845 602 6771. Lines are open from 8am to 6pm weekdays and 9am to 2pm on Saturdays.

6.6 PETS travel scheme (DEFRA helpline)

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

Telephone: PETS Helpline 0845 933 5577.

Territorial limits

Your Dog is covered whilst in the United Kingdom, Northern Ireland, Isle of Man, Channel Islands and including Eire but only up to a maximum stay of 30 days during the **Period of Insurance**. In accordance with the European Economic Community regulations this insurance also extends to cover **Your Dog** under the **PETS Travel Scheme** whilst temporarily located in any member country of the **PETS Travel Scheme (Excluding non EU listed countries as defined by DEFRA)**, but only for a maximum stay of ninety (90) days during the **Period of Insurance** in respect of Silver Cover or unlimited overseas travel during the **Period of Insurance** in respect of Gold and Platinum cover.

Section seven

General exclusions

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

- 1 Any **Dog** not named in the schedule.
- 2 Any **Dog** less than 8 weeks of age at the start date of **Your Policy**.
- 3 Incidents outside the territorial limits of the United Kingdom, Northern Ireland, Isle of Man, Channel Islands, Eire and the Member Countries of the **PETS Travel Scheme** (non EU listed countries as defined by DEFRA are excluded).
- 4 War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, **Terrorism**, insurrection or military or usurped power.
- 5 a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- 6 Intentional slaughter, by order from any Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
- 7 **Your Dog** being an animal which should be registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
- 8 Malicious or wilful injury or gross negligence to the insured **Dog** caused by **You**, **Your** agents, employees or members of **Your** family.
- 9 Medication not being recommended by a **Vet**.
- 10 The recurrence or continuation of illness, disease or any **Condition** from which the **Dog** previously suffered arising prior to or within 10 days of start of this insurance (This exclusion is not applicable to renewed policies).

- 11 The use of any **Dog** for commercial guard security or racing.
- 12 Infringement of United Kingdom animal health and importation legislation.
- 13 Any liability where **You** are entitled to indemnity under any other insurance.
- 14 Liability in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the **Period of Insurance** provided that
 - (a) all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place
 - (b) **Our** liability for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **Period of Insurance** shall not exceed £1,000,000 (silver), £1,500,000 (gold) or £2,000,000 (platinum) in the aggregate.
- 15 Any **Dog** sold or where any financial interest whatsoever is parted with by **You**, whether temporarily or permanently.
- 16 Any claims under any section of cover where premium has not been paid.
- 17 The cost and compensation for euthanasia of **Your Dog** under a court order or the Contagious Diseases Act or following its destruction for the protection of livestock.

General conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

- 1 **You** must keep the **Dog** vaccinated against distemper, hepatitis, leptospirosis and parvovirus or as advised by **Your Vet**. All vaccinations must be administered under **Veterinary** supervision. If **You** do not keep **Your Dog** vaccinated, **We** will not pay any claims that result from any of the above **Conditions**
- 2 **You** must provide proper care and attention to **Your Dog** at all times.
- 3 **You** must take all reasonable precautions to prevent accidents, injury or damage.
- 4 **You** will agree that **Your** current or previous **Vet** may release information or records regarding any animal insured to, the insurer or its agents.
- 5 **You** must be the sole owner of the insured **Dog**.
- 6 **Statutory cancellation rights**

You may cancel this policy within 14 days of receipt of the policy documents (new business) or the renewal date (the **Cancellation Period**) by calling 0870 121 5213, emailing customerservices@homebasepetinsurance.co.uk or by writing to the following address during the **Cancellation Period**: Homebase Pet Insurance, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

There is no refund of premium in the event of a claim for death by accident, death by illness, theft or straying. However, in all other cases **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

In the event of a claim for death by accident, death by illness, theft or straying, if **You** are paying by instalments **We** will deduct the outstanding instalments due from any claim payment made.

Cancellation Outside The Statutory Period

You may cancel this policy at any time by calling, emailing or writing to the above details. Providing **You** have not incurred eligible claims during the period **We** have been on cover **We** will retain an amount of premium in proportion to the time **You** have been on cover and return the balance to **You**.

If **You** are paying by instalments **Your** instalment payments will cease and if **You** incur eligible claims **You** will either have to continue with the instalment payments until the policy renewal date or **We** may, at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

In the event of a claim for death by accident, death by illness, theft or straying, if **You** are paying by instalments **We** will deduct the outstanding instalments due from any claim payment made.

We reserve the right to cancel the policy by providing 21 days prior written notice by registered post to Your last known address. Any premium refund will be calculated in accordance with the above.

Non payment of premiums

We reserve the right to cancel this policy immediately on written notice in the event of non payment of the premium or default if **You** are paying by instalments.

- 7 In the event of any disagreement between **Your Vet** and **Our Vet**, an independent **Vet** mutually agreed upon by both sides will be appointed and act as arbiter and whose decision will be binding on both sides.
- 8 If no purchase receipt can be produced **We** will pay the replacement cost of a similar **Dog** up to the stated maximum limit, dependent on the cover selected.
- 9 In relation to any third party liability claims, **We** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **Policy** (except for costs and expenses of litigation recoverable or incurred with **Our** consent prior to the date of such payment).

Claims conditions

- 1 If any liability under this **Policy** is covered by another insurance **Policy** **We** will not pay more than **Our** rateable proportion.
- 2 Following a claim **We** shall be entitled to take over and exercise any rights in **Your** name against any other party for **Our** own benefit and at **Our** own expense to recover any payment **We** have made under this **Policy**.
- 3 **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect **or** make a statement in support of a claim knowing the statement to be false in any respect **or** submit a document in support of a claim knowing the document to be forged or false in any respect **or** make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then:

We shall not pay the claim.

We shall not pay any other claim which has been or will be made under the **Policy**.

We may at **Our** option declare the **Policy** void.

We shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date.

We shall not make any return of the premium.

We may inform the police of the circumstances.

Law applicable

You and **We** are free to choose the laws applicable to this **Policy**. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this **Policy** **You** have agreed to this.

Rights of Third Parties

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

Section eight

Claims procedure

In the event of any possible claim under any sections of this insurance **You** must notify the claims helpline (see below) as soon as possible and not later than 60 days after any **Incident** that would possibly give rise to a claim. Failure with the listed procedures may result in **Our** being unable to assist with **Your** claim.

Overseas travel

In the event that **Your Dog** requires **Veterinary Treatment** whilst temporarily in Eire or a Member Country of the **PETS Travel Scheme**, payment of any **Treatment** will be made by **You** to the **Vet** whilst **You** are there. Upon **Your** return home **You** should telephone the claims helpline immediately and report the claim. **You** will then be sent a claim form for completion and return with all the paid **Veterinary** receipts.

Settlement will then be made to **You** after the deduction of the **Excess** in Sterling at the current rate of exchange, such payment discharging **Us** from all further liability connected with such claim.

Telephone claim line: 0845 602 6771. Please note that telephone calls may be monitored or recorded to assist with staff training and for quality control purpose.

Alternatively **You** can email us at: claims@homebasepetinsurance.co.uk

Veterinary fees

Upon commencement of **Treatment** **You** should telephone the claims helpline and report the possible claim. **You** will then be sent a claim form for completion by **Your Vet**.

Once this **Treatment** has been completed the claim form should be returned along with all supporting receipts.

Settlement can be made directly to the **Vet** after deduction of the **Excess**, such payment discharges **Us** from all further liability connected with such claim.

We have the right to request further information either directly from the **Vet** or from **You** to confirm the validity of the claim at **Your** expense.

Third party liability

If **Your** dog injures someone or damages their property, contact **Us** immediately and wait for written instructions from **Us**. Do not:

- Admit to anyone that **Your** dog was at fault.
- Offer to make payment to anybody.
- Give anybody information or anything that could help them claim against **You**.
- Answer letters from people who may claim against **You**, or who are acting for people who may claim against **You**.

Death from accident, and illness

You must obtain a **Veterinary** Certificate at **Your** own expense stating the date and cause of death. In the event that the **Dog** is put to sleep, (euthanised) **You** must obtain a **Veterinary** Certificate stating that this was necessary for humane reasons to terminate incurable suffering.

Advertising and reward

In the event of the insured **Dog** being lost, **You** must telephone the claims helpline immediately and secure **Our** approval prior to incurring any expense or any offer of reward.

In the case of a reward **You** must not pay the finder yourself. Please provide **Us** with the details of the finder and **We** will arrange for the payment to be made directly.

Theft and straying

- 1 The loss of Dogs must be reported to the Police within 24 hours and their reference number provided to the claims department. **You** must also report the loss to **Your** local rescue centres and veterinary practices providing confirmation of **Your** enquiries to the claims department.
- 2 **You** should telephone the claims helpline and inform **Us** of the loss as soon as possible. If there is no recovery of **Your Dog** after 45 days, **You** will then need to complete a claim form.

Accidental damage

- 1 **You** should call the claims helpline immediately **You** are aware of any circumstances likely to give rise to a property damage claim. A claim form will be sent to **You** which should be completed detailing the exact circumstances of the claim including the description of the articles damaged and their purchase price if known.
- 2 **You** should not admit any responsibility for the damage until the claim has been reported and considered by **Us**.

Boarding kennel

You should obtain at **Your** own expense receipted bills from the boarding kennel or from the person responsible for looking after the insured **Dog**, detailing dates and expenses incurred.

You must also obtain at **Your** own expense confirmation of the period **You** or **Your** family members were in hospital and any additional information requested by **Us**.

Holiday cancellation costs

You should obtain at **Your** own expense the booking invoice and cancellation invoice from **Your** travel agent or tour operator. This should detail the total irrevocable charges made and the date of cancellation.

Section nine

Pet insurance complaints procedure

If **You** have cause for complaint, it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to contact

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are: to be sure **You** are talking to the right person, and; that **You** are giving them the right information.

When You contact Us

Please give **Us** **Your** name and a contact number. Please quote **Your Policy** and/or claim number and the type of **Policy** **You** hold. Please explain clearly and concisely the reason for **Your** complaint. So **We** begin by establishing **Your** first point of contact.

Step One - Initiating Your Complaint

Please contact our Customer Services Department on 0845 640 0725 or write to: Homebase Pet Insurance Complaints Department, The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL.

Alternatively **You** can email **Us** at: customerservices@homebasepetinsurance.co.uk

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

Step Two - Contacting The Insurer

If **Your** complaint is one of the few that cannot be resolved by this stage, please write with full details to: In respect of Sections 2.1, 3-5:

The Customer Relations Manager, Agria International Forsaking AB, 2b Alton House Office Park, Gatehouse Way, Aylesbury HP19 8XU

In respect of Section 2.2 (Third Party Liability):

Chief Executive Officer, Groupama Insurance Company Limited, 24 - 26 Minories, London EC3N 1DE

Tel: 0870 850 8510 Fax: 020 7264 2860

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

Step Three - Beyond The Insurer

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

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0845 080 1800, or fax: (020) 7964 1001

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted. Referral to the Financial Ombudsman does not affect **Your** right to take legal action against Agria International Forsaking AB. Please quote **Your Policy** number in any communication.

Data protection

Home Retail Group Insurance Services Limited (HIS), a company incorporated in England, is a member of Home Retail Group ('the Group'). The Group ('we', 'us') also includes Argos Limited, Home Retail Group Card Services Limited, ARG Personal Loans Limited, Homebase Limited and their associated companies from time to time. A list is available on request from the Data Protection Compliance Manager, Home Retail Group Insurance Services, Avebury, 488-499 Avebury Boulevard, Milton Keynes MK9 2NW.

Use of your personal information

HIS may use information about **You** as follows:

- to fulfil HIS's agreement with **You**, including administering any accounts, processing and obtaining payment
- to analyse and profile **Your** shopping preferences so HIS can review, develop and improve the services HIS offer, and provide **You** and other customers with relevant information through HIS's marketing programme. HIS may use this information to automatically select and tailor products or services appropriate to **Your** particular preferences. HIS may use it to inform **You** about products and services (including those of other companies and organisations) which HIS consider may be of interest to **You**. HIS may also give it to other organisations to use in the same way for their marketing. When **You** provide HIS with **Your** information, **You** will be given the opportunity to say if **You** do not wish HIS to use or share it for marketing.
- for fraud prevention and detection
- to administer any prize draws or competitions you may enter

Disclosure of your personal information

HIS may give information about **You** as follows:

- to companies and organisations whose products HIS provide to **You**, e.g. product, home and motor, financial and travel services
- to third party administrators, solicitors and agencies, whereby it may be checked against centralised information held and shared with other insurers in order to investigate and settle claims
- to HIS's agents and employees to do any of the above things on HIS's behalf
- to anyone to whom HIS transfer our rights and duties under our agreement with **You**
- if HIS have a duty to do so or the law allows HIS to do so
- if required to do so by any relevant regulatory body

HIS may also monitor and/or record **Your** telephone conversations to ensure consistent service levels, to prevent/detect fraud and for training purposes.

In carrying out the activities specified in this section, HIS may transfer data to reputable companies outside the European Economic Area. HIS take steps to ensure that **Your** information will be afforded the same level of protection as that required of HIS under applicable UK data protection legislation.

Useful contact details

Customer Services

0845 640 0725

Email: customerservices@homebasepetinsurance.co.uk

Renewals

0808 156 1146

Email: customerservices@homebasepetinsurance.co.uk

Claims Line

0845 602 6771

Email: claims@homebasepetinsurance.co.uk

Healthcare Away From The Home

0845 602 6771

Overseas Veterinary Care

0845 602 6771

Bereavement Counselling

0845 602 6921

Pet Legal

0845 602 6921

Pet Minders

0845 602 6771

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