

## POLICY WORDING

### CONTRACT OF INSURANCE

The Insurer will provide cover explained in each policy section for an illness, injury or loss happening within the 35 days of this policy. The cover is based on your financial loss, which is the amount of money the illness, injury, loss or theft has cost you. This policy wording and your Schedule of Insurance form your contract of insurance.

### DEFINITIONS

**35 days** - 35 days from the time and date **you** paid for and collected **your pet**.

**Behavioural disorder** - changes to **your pet's** normal behaviour caused by a mental or emotional disorder.

**Bilateral disorder(s)** - any medical disorder that can affect parts of **your pet's** body that it has one of on each side of its body, including ears, eyes, knees, front and back legs and feet, cruciate ligaments, hips, shoulders and elbows.

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

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

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

**Insurer(s)** - Agria Försäkring is the UK branch of Försäkringsaktiebolaget Agria (publ) who are registered in Sweden with Company Registration Number 516401-8003. Registered office: Box 703 06, 107 23 Stockholm, Sweden. Försäkringsaktiebolaget Agria (publ) is authorised and regulated by Finansiinspektionen in the jurisdiction of Sweden. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (Firm Reference Number 623469). Details about the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

**Policy** - this policy wording and **Schedule of Insurance**.

**Pre-existing illness or injury** - an **injury** that happened, or an **illness** that first showed **clinical signs** before **your pet's policy** started; or an **injury** or **illness** that is the same as, or has the same diagnosis or **clinical signs** as an **injury**, **illness** or **clinical sign** **your pet** had before **your policy** started; or an **injury** or **illness** that is caused by, relates to, or results from, an **injury**, **illness** or **clinical sign** **your pet** had before **your policy** started, no matter where any of the **injuries**, **illnesses** or **clinical signs** are noticed or happen in, or on, **your pet's** body.

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

**Treatment** - examinations, consultations, advice, tests, diagnostic tests or scans, prescribed medication, surgery, hospitalisation, bandages, nursing and care provided by, or under the supervision of a **vet**.

**Vet** - a person registered with the Royal College of Veterinary Surgeons.

**We/Us/Our** - Agria Pet Insurance Ltd acting as intermediary to the **Insurer**.

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

**Your Pet(s)** - the dog or cat specified in the **Schedule of Insurance**.

### LAW APPLICABLE TO THIS POLICY

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

### RIGHTS OF THIRD PARTIES

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

### SECTION 1. VETERINARY FEES

**We** will pay

The cost of **treatment** for an **illness** or **injury** **your pet** receives during the **35 days** of this **policy** up to £4,000. Included in the £4,000 are the following:

- 50% of the cost of a clinical diet up to £250 for each separate **illness** or **injury**.
- Up to £750 towards the cost of 20 hydrotherapy sessions that are recommended by a **vet** and provided by a member of a veterinary practice supervised by a **vet** or a qualified animal hydrotherapist who is a member of a UK registered

professional pet physiotherapy or hydrotherapy organisation, physiotherapy, osteopathy, chiropractic therapy provided by a qualified animal physiotherapist, osteopath or chiropractor, herbal medicine prescribed by a **vet** and acupuncture carried out by a **vet**.

- Up to £250 towards the cost of **treatment** for a **behavioural disorder** carried out by a person certified in clinical animal behaviour and a member of an organisation governed by the Animal Behaviour and Training Council (ABTC), Canine and Feline Behaviour Association (CFBA), or the UK Dog Behaviour and Training Charter, or a person who is accredited in behavioural training under the Kennel Club Accredited Instructors Scheme (KCAI Scheme), who is not a **vet**.

**We** will not pay

- The excesses specified in **your Schedule of Insurance** for each separate **illness**, **injury** or **behavioural disorder** **your pet** receives **treatment** for. The percentage excess will be calculated on the amount left after the fixed excess has been deducted.
- More than the amount specified in **your Schedule of Insurance**. The cost of:
  - Treatment** for or resulting from a **pre-existing illness** or **injury**.
  - Any **treatment** received after the **35 days** covered by this **policy**.
  - Preventative, elective and routine **treatment**, including vaccinations, worming, post mortems, grooming, de-matting, nail clipping, removal of undamaged dew claws, castration, spaying (including spaying to prevent false pregnancy), mammary tumours and vaginal prolapse, emptying anal glands when they are not infected, de-scaling and cleaning teeth, cosmetic dentistry, the removal of retained testes unless this **policy** was started before **your pet** was 16 weeks old, routine blood and urine tests.
  - Heart screening, blood or urine tests before a general anaesthetic or sedation if **your pet's** age, medical history, or **clinical signs** immediately before this is carried out do not suggest it has an identifiable and significant risk from the general anaesthetic or sedation.
  - Treatment** for pregnancy, giving birth or nursing.
  - Products for killing or controlling fleas, intestinal worms and products to kill or control skin mites unless there is evidence of a mite infestation on **your pet**.
  - Clinical diets not recommended by a **vet**, not produced by a pet food manufacturer as a clinical diet food and clinical diets or medication to lose weight.
  - The cost of any hydrotherapy session if it is performed to help **your pet** lose weight.
  - Pheromone products, including pheromone diffusers.
  - Treatment** for a dental **illness**, under/overshot jaws, crowns and root canal procedures.
  - Organ transplants, artificial legs, feet, bones and joints except elbows and hips. Stem cell therapy, Platelet Rich Plasma therapies, homeopathic medicine and experimental **treatment**.
  - House calls unless moving **your pet** would seriously endanger its health and house calls as a result of **your pet's** weight or **your** personal circumstances.
  - Bathing **your pet**, other than bathing with a medicated product that should only be administered by a **vet** or a member of a veterinary practice.
  - The cost of any additional **treatment** required because **you** are unable to administer medication due to **your pet's** behaviour or **your** personal circumstances.
  - The cost of **your pet** to stay at a veterinary practice, unless its **treatment** can only be given at a veterinary practice.
  - The cost to transport **your pet** to a veterinary practice, between veterinary practices or move **your pet** within a veterinary practice.
  - The cost of prescribed medication purchased from an online retailer unless the online retailer is listed in the Veterinary Medicine Directorate's accredited internet retailer scheme.
  - Euthanasia of **your pet** if a **vet** can treat it and it is humane to keep it alive or if it is put to sleep due to aggression, unless this resulted from an **illness** or **injury**.

- Administration fees to fill in a claim form, refer **your pet**, admit **your pet**, import medication, obtain an urgent laboratory test for a non-life threatening **illness** and any costs for postage, packaging, couriers, housing, cages and bedding.
- Out of hours fees unless an **illness** or **injury** happens or shows the first **clinical signs** or significantly deteriorates, after 6pm and before 8am, during a weekend or during a bank holiday.
- Additional fees for fitting **your pet** into the working schedule of a veterinary practice.
- Behavioural disorders** that **you** can prevent by normal training and socialisation and any costs for training classes, residential training and residential behavioural therapy.
- Any charges in respect of disposal, cremation or burial of **your pet**.
- Collars used to restrict **your pet's** access to its body, or surgical T-shirts and protective boots, unless they are used to directly cover a wound.
- Any costs for or relating to the production of a 3D printed model which is used for the planning of **your pet's** surgery.
- Any claim that has been caused by **your pet** not being on a short lead while near livestock of any kind, including horses, whether kept for leisure or working purposes.

### SECTION 2. DEATH FROM ILLNESS OR INJURY

**We** will pay

The amount **you** paid for **your pet** up to the amount declared on **your Schedule of Insurance** to a maximum of £2,500 (less any refund from the seller), if **your pet** dies or is put to sleep by a **vet** due to an **illness** or **injury** that happens or shows **clinical signs** during the **35 days** of this **policy**. If **you** do not have evidence of the amount **you** paid **we** will pay the price generally paid for a pet of the same age, breed, pedigree and sex at the time **your pet** was born.

**We** will not pay

- Any amount if **your pet** dies or is put to sleep as a result of a **pre-existing illness** or **injury** or as a result of an **illness** or **injury** connected with pregnancy and giving birth.
- If a **vet** can treat **your pet** and it is humane to keep it alive.
- Any amount if **your pet** is put to sleep as a result of aggression that did not result from an **illness** or **injury**.
- Any amount if **your pet** dies or is put to sleep after the **35 days** covered by this **policy**.
- If **your pet** dies as a result of extremes of temperature from being left unattended in a motor vehicle.
- Any amount unless **your vet** certifies that **your pet** is dead.

### SECTION 3. ADVERTISING AND REWARD

**We** will pay

If **your pet** is lost or goes missing within the **35 days** of this **policy** **we** will pay up to £1,000 towards the cost of advertising to recover **your pet**. Included in the £1,000 is up to £250 for the reward **you** have advertised and paid.

**We** will not pay

- Any reward paid to a person living with **you**, any member of **your** family, a person employed by **you** or a person looking after **your pet** at the time it was lost or stolen.
- Any amount if **you** do not notify the appropriate local authority, **your vet**, other local vets and animal rescue centres and the Police if **your pet** is stolen.
- Any amount if **you** do not report **your** dog missing to the local dog warden.
- Any amount for a reward if **you** do not have a receipt showing the full name and address of the person who found **your pet**.
- Any amount if **your pet** is taken by someone to obtain a ransom payment from **you**.
- Any amount if **you** employ a company or organisation to search for **your pet**, report **your pet** missing, provide a contact point or provide their branded advertising material for **you**.
- Any amount if **your pet** is a dog and **you** cannot provide **us** with **your** dog's microchip number.

### HOW TO CLAIM

**You** can submit a claim online or download a claim form via **our** website at [www.agriapet.co.uk](http://www.agriapet.co.uk), email **us** at [apiclaims@agriapet.co.uk](mailto:apiclaims@agriapet.co.uk) or call 03330 30 83 99 and tell **us** **your policy** number and the type of claim **you** want to make and **we** will send **you** a claim form.

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

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

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

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

Send **your** completed claim form and supporting documents to: Agria Five Weeks Free, PO Box 506, Manchester, M28 8EN.

#### TERRITORIAL LIMITS

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

#### GENERAL EXCLUSIONS

**We** will not pay for claims resulting directly or indirectly from:

1. If **your pet** is less than eight weeks old or over the age of 12 months at the start of this **policy**.
2. **Your pet** if **you** do not own it, if **you** are the breeder of **your pet**, or if **you** live with the breeder of **your pet**.
3. Anything that happens outside the Territorial Limits.
4. War, invasion, riot, revolution or similar event.
5. Terrorism, meaning the use or threat of force or violence by any person or group acting alone, for, or in connection with any organisation or government carried out for political, religious, ideological or similar reasons including the intention to influence any government and/or to put the public in fear.
6. Nuclear fuel, nuclear waste or radiation.
7. **Your pet** being put to sleep by order of a Government, Regional Authority, Local Authority or any organisation or person having the authority.
8. Any deliberate **injury** to **your pet** by anyone or anything caused by gross negligence.
9. **Your** profession, **your** occupation, any business and any racing.
10. Infringement of United Kingdom, the Channel Islands and the Isle of Man animal health and importation legislation.
11. Anything that results from an **illness your pet** should be vaccinated against, a **pre-existing illness or injury** or anything that results from rabies.
12. This insurance if **you** set it up or it is set up by someone who is not the breeder of **your pet**.
13. If **you** have already received cover under another of the **Insurer's** free policies, for the same **pet**.
14. Cyber risks, including:
  - the use or misuse of the internet or similar facility;
  - any electronic transmission of data or other information;
  - any computer virus or similar problem.
15. Breeds **We** Do Not Cover:  
Dogs: African Boerboel, Alapaha Blue Blood Bulldog, American Bull Terrier, American Bulldog, American Bully, American Pitbull Terrier, Bully Kutta, Cane Corso, Caucasian Shepherd, Czechoslovakian Wolfdog, Dogo Argentino, Fila Brasileiro, Japanese Tosa, Perro De Presa Canario (Canary Dog), Saarloos Wolfdog, Thai Ridgeback, any wolf hybrid and any cross with the above breeds.  
Cats: Munchkin, any cat that **you** require a wild animal licence to keep, any breed of wild cat and any cross with the above breeds.

#### GENERAL CONDITIONS

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

1. **You** have checked and confirm the date of sale and the date **you** collected **your pet** are correct on all documentation.
2. This **policy** supersedes any cover note issued to **you** by the breeder **you** purchased **your pet** from.
3. If **your pet** is a dog it must be under the protection of a primary vaccination for distemper, hepatitis, leptospirosis and parvovirus at the age of 10 weeks and must have received both the primary and secondary vaccinations by the age of 12 weeks. Or, **you** must have **your** dog vaccinated within a week of **you** owning **your** dog.  
If **your pet** is a cat it must be under the protection of a primary vaccination for feline infectious enteritis, feline herpes virus, feline calicivirus and, if at risk, feline leukaemia virus at the age of 10 weeks and

must have received both the primary and secondary vaccinations by the age of 14 weeks. Or, **you** must have **your** cat vaccinated within a week of **you** owning **your** cat.

**Your pet** must receive any subsequent boosters in accordance with the manufacturer's guidelines (thereby remaining protected). If **your pet** is not vaccinated within these timescales, **we** will not help **you** with any costs that result from an **illness you** must vaccinate against. A **vet** must supervise all vaccinations. Homeopathic nosodes are not acceptable as vaccines.

4. **You** must take all reasonable precautions to prevent **illness, injury** loss and theft.
5. **You** agree that **your** current or previous **vet** can release information or records about **your pet**. If the **vet** charges **you** for this information **you** will have to pay.
6. **You** agree that we can contact the breeder of **your pet** and that they can release information or records about **your pet**.
7. **You** are aged 18 or over, live in the United Kingdom, the Channel Islands or the Isle of Man, are the owner of **your pet** and it lives with **you**.
8. If **you** take out one of **our** annual policies during the **35 days** of this free insurance **you** accept that this insurance stops at the time and date the annual policy starts.
9. **You** may cancel this **policy** at any time by emailing **us** at [info@agriapet.co.uk](mailto:info@agriapet.co.uk), by telephoning **us** on 03330 30 83 98, or by writing to **us** at: Agria Five Weeks Free, PO Box 506, Manchester, M28 8EN.
10. If there is any disagreement between **your vet** and **our vet**, an independent **vet, you** and **we** agree on, will be appointed to arbitrate.
11. If **you** are covered by any other insurance, **you** cannot claim under this **policy** until **you** have used all the cover available under the other insurance.
12. This **policy** is non-transferable.
13. **You** must submit **your** claim within three months of the expiry of **your policy**. If **you** do not submit **your** claim to **us** within this time frame **we** will not deal with **your** claim.
14. **We** can take over and exercise any rights in **your** name against anyone to recover any claim payment.
15. **You** agree to give any reasonable information **we** need to investigate or verify a claim.
16. **You** must not make a claim that involves **your** dishonesty or that is false, fraudulent or exaggerated; make a statement or submit a document in support of a claim that is false or incorrect or make a claim for any loss or **injury you** cause deliberately, allow or are involved in.
17. If **we** suspect or it is proven that a claim involves **your** fraud or dishonesty **we** are entitled to recover from **you** the amount of any claims already paid, tell the Police and any other appropriate authorities, cancel all **your** policies and refuse to offer **you** insurance again.
18. If **we** make a payment to **you** that is later found to have been made in error, **you** must repay this to **us** when asked.
19. **We** do not tolerate any abusive, aggressive or inappropriate behaviour towards **our** staff and if **you** act in such a way **we** may cancel **your policy**.

#### HOW TO COMPLAIN

**We** take complaints seriously and want to hear from **you** if **you** are not completely happy with the service **you** have been provided with so **we** can try to address **your** concerns. If **you** wish to make a complaint, please contact **us** by telephone, in the first instance, so **we** can try and resolve **your** issue.

Detailed below are all the methods that **you** can use to contact **us**:

Telephone: Customer Service 03330 30 83 98  
Claims 03330 30 83 99

Email **us** at: [info@agriapet.co.uk](mailto:info@agriapet.co.uk)

Post: Complaints, Agria Pet Insurance Ltd, PO Box 506, Manchester, M28 8EN.

If **your** complaint cannot be resolved within three working days **we** will:

- Acknowledge **your** complaint promptly by email or post
- Investigate **your** complaint thoroughly and as quickly as possible
- Keep **you** informed of the progress of **your** complaint within four weeks of receiving it, if it has not already been resolved
- Provide **you** with a final response letter confirming **our** investigation and conclusion in no later than eight weeks of receiving **your** complaint.

If **you** remain dissatisfied **you** have the right to refer **your** complaint to the Financial Ombudsman Service, free of charge - but **you** must do so within six months of the date of **our** final response letter. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances.

They can be contacted at:

Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Telephone: 0300 123 9 123 or 0800 0234 567

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

Referral to the Financial Ombudsman does not affect **your** right to take legal action against Agria Försäkring.

#### REGULATORY INFORMATION

Agria Pet Insurance Ltd is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 496160. Agria Pet Insurance Ltd is registered and incorporated in England and Wales with registered number 4258783. Registered office: First Floor, Blue Leanie, Walton Street, Aylesbury, Buckinghamshire, HP21 7QW.

Agria Pet Insurance Ltd and Försäkringsaktiebolaget Agria (publ) are regulated by the Jersey Financial Services Commission (JFSC).

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Försäkringsaktiebolaget Agria (publ) is 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:

**You** can get more information from the Financial Services Commission Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100 or 020 7741 4100.

#### AGRIA PET INSURANCE PRIVACY NOTICE

This privacy notice was last updated on 26 October 2022.

Your privacy is very important to us and we want you to feel confident in that and so have made this notice as transparent as possible.

This privacy notice explains how and what type of personal data will be collected and processed and under what lawful basis. It applies to all of our customers, partners and affiliates we may work with. Please read this with care as by using our services you agree to this privacy notice.

#### Who are we?

- Agria Pet Insurance Ltd who is the insurance intermediary and a limited company registered in England with the company registration number 04258783 and registered address 1st Floor, The Blue Leanie, Walton Street, Aylesbury, England, HP21 7QW.
- Agria Försäkring is the UK branch of Försäkringsaktiebolaget Agria (Publ) who are registered in Sweden with Company Registration Number 516401-8003. Registered office: Box 703 06, 107 23 Stockholm, Sweden. Försäkringsaktiebolaget Agria (publ) is authorised and regulated by Finansinspektionen in the jurisdiction of Sweden. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (Firm Reference Number 623469). Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Other Agria trading names we use are:

- The Kennel Club Pet Insurance

We process your personal data in line with the UK General Data Protection Regulation (UK GDPR), The Data Protection Act 2018 and any other relevant data protection legislation.

#### What personal data do we collect?

The personal data we collect and process includes:

- Personal information including title, name, date of birth, email address, postal address and telephone numbers (current and previous)
- Your usernames or passwords for any online accounts you have set up with us
- Data you have provided to us to be part of one of our breeder clubs
- Your bank details
- Your animal's information
- Claim information
- Data from you visiting our websites such as:
  - IP addresses
  - Google analytics
  - Hot jar tracking software when visiting our website.
- Details of the affiliate you used who introduced you to us such as your breeder, vet or rehoming centre

## Special Category Data

We will only hold this data if this is information you have volunteered to us and provided consent for which will help us service your insurance contract with us more efficiently.

## How we process your personal data?

Below are the reasons for collecting and processing this data and the legal basis in line with the relevant data protection laws:

### • Performance of a contract

The data is necessary for the performance of a contract of insurance to which you are party to and you have taken steps to enter into as well as data to be able to generate and provide you with a quote. Without this data, we cannot fulfil our contractual obligations to you and cannot fully administer your insurance quote or policy with us.

This also includes:

- Servicing and managing your policy
- Assessing, processing and paying claims for your policy
- Contacting you in relation to your policy with non-marketing communications e.g. confirmation of policy set up, policy documentation, complaint communications, mid-term adjustment information, payment reminders and any communication in response to a query you have sent us

### • Legitimate Interests

We rely on "legitimate interests" from data protection laws to be able to process your data for the following reasons:

- To contact you in regard to our free insurance policies and joining the Agria Breeder Club for the litters that you have or may breed in the future.
- Improving our products, services and offers by emailing you or sending you an SMS to ask you to complete a customer experience review.
- Sending you promotional emails about products or groups we think you may be interested in.
- Customising the marketing material we send you (e.g. we send newsletters containing relevant articles based on your activity on our website).
- Targeting online advertising to you on other websites because we believe it is relevant to you. For example, we might ask Google or Facebook to either (a) show you adverts based on your characteristics or interests, e.g. to only show our advert to people interested in dogs or horses; or (b) show you adverts based on your visit to our website, e.g. where you have read an article about specialist pet or equine insurance, we might show you an advert for one of our specialist pet or equine insurance products.
- Improving our products, services and offers with online surveys and by emailing you asking you to complete Trustpilot or customer experience reviews, which enable you to leave reviews of how you found the experience of dealing with Agria Pet Insurance Ltd.
- Monitoring website usage, including website usage statistics and third-party hyperlink click tracking. We use google analytics to do this and we do not have access to the underlying data, only aggregated views of it (e.g. to see how many users visited our website in a certain timeframe, which pages were most popular, and which website visitors came from for instance directly, via Google, or from Facebook).
- Tracking if you have purchased a product from a cash-back site to enable us to pay the correct third-party.
- Creating Management Information to help us with pricing decisions.
- Using your comments on specific social media posts to inform the development of new insurance products.
- We may use your telephone number to call you to see if we can help you with purchasing a pet or equine insurance policy.

### • Explicit consent

You have given your explicit consent to allow us to process your personal data for a specific reason. You can withdraw your consent at any time, please see 'Rights' section on how to do this.

### • Legal obligation

The data is necessary in order to fulfil our legal and/or regulatory obligations for the prevention of financial crime, to comply with financial sanctions legislation or The Companies Act 2006 for retaining personal and

financial data and The Finance Act 2021 for retaining financial data.

### • Marketing

We may contact you from time to time for marketing purposes separate to the reasons stated above and you will always have the option to opt out of this contact.

### • Automated decision-making & Profiling

We do not use your personal data for any automated decision making. We may sometimes use your data for profiling solely for ensuring we are contacting you with regard to the most relevant products or services to meet your needs. We may also use speech analytics on recorded telephone calls to help us identify vulnerable customers, deliver training and ensure quality control however, this data is reviewed manually.

### • International transfers of data

We do not transfer any data outside of the European Economic Area (EEA). Now that the UK has left the European Union (EU), any personal data shared outside of the UK is still within the EEA and is done so in line with the relevant data protection laws.

### Who we might share your information with

- Our approved suppliers, contractors and market research companies in order to be able to evaluate and improve our policies, products, service and processes and to deliver policies effectively.
- Our insurers, legal advisors or other third parties who need access to it in the context of managing, investigation or defending claims or complaints.
- Regulatory or government bodies including but not limited to police forces, local authorities or council, The Financial Conduct Authority, The Prudential Regulation Authority, the Swedish Financial Supervisory Authority (Finansinspektionen), The Jersey Financial Services Commission, The Financial Ombudsman Service, The Channel Islands Financial Ombudsman and His Majesty's Revenue & Customs (HMRC) when it is necessary to do so to ensure compliance with relevant legislation.
- Fraud prevention agencies or third parties when assisting to prevent financial crime.
- Meta Platforms Inc for the purpose of providing advertisements relating to Agria products and services.
- Our partner or affiliate where you were originally introduced to us in relation to your insurance policy e.g. your vet, breeder, rehoming centre or microchipping organisation.
- Your Vet practice with information for one or several of the reasons set out below:
  - To allow them to up-date your records that your pet or horse is insured with us.
  - To discuss any claims that you have, are potentially or have previously submitted.
  - When a vet or complementary therapist who has, or is about to treat your pet or horse contacts us about your policy, in order for them to continue to treat your pet or horse, we may advise them:
    - If you have a current policy
    - The start and renewal date of your policy
    - What your policy covers or doesn't cover
    - Your fixed excess and percentage excess amounts
    - Information about how any outstanding premium payments could affect a claim payment.

### What are your rights relating to your personal data?

All individuals have rights under data protection legislation which are listed below. Agria have measures and processes in place in order to deal with any requests made when exercising these rights.

#### • Your right to access the personal data we hold on you

You can request all personal data we hold on you. You have the right to contact us to request this using one of the contact methods stated below. We will review this and provide you with the information we have at the earliest opportunity, however, if the request is complex, we will contact you within 30 days to explain this and we may charge a fee for this if the request is excessive and/or manifestly unfounded.

#### • The right to rectification if your personal data is inaccurate or incomplete.

We strive to ensure that we have the most accurate and up to date data, however, please advise us as soon as possible, if any of the information we hold on you is inaccurate and we will rectify it.

#### • The right to erasure

You can request that your personal data is removed or

deleted where you believe that there is no legal basis or compelling reason for this data to be processed any longer.

#### • The right to restrict the processing of your data

You have the right to request that the processing of your data is restricted in circumstances such as when you contest the accuracy of the data or when the processing is unlawful

#### • The right to obtain and reuse your personal data for your own purposes across different services or organisations if this is technically viable

• The right to object to the processing of your personal data if you do not want it processed for the purposes of direct marketing or if the data is not being processed with the legal basis of legitimate interests

• The right to withdraw your consent that you provided to us at any time. If you have provided us with your explicit consent to process your data, you can withdraw this at any time

• The right to lodge a complaint about the processing of your personal data with a Supervisory Authority

The relevant Supervisory Authority is The Information Commissioners Office (ICO), please visit their website which advises you of the best method to contact them, [www.ico.org.uk](http://www.ico.org.uk)

### Contact us

We have a Data Protection Officer who has a high level responsibility for monitoring compliance with all relevant data protection regulations and is the lead contact for liaison with The Information Commissioners Office (ICO). To exercise any of your rights mentioned above or with any specific queries on the personal data we hold on you, please contact us by post or email using the details below: The Data Protection Officer, Agria Pet Insurance, PO Box 506, Manchester, M28 8EN.

Email: [info@agriapet.co.uk](mailto:info@agriapet.co.uk)

### How long do we keep your information for?

If you are a customer, we will keep your personal data and telephone conversations for a period of 6 years after you cancel your policy or after the last claim is closed, whichever is the latter. We are required to retain your data for the amount of time as required by law or in order to defend potential legal claims. For all personal data that we retain, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

All documentation is also available in large print, Braille or audio file, please contact us if you require any of these.