

## POLICY WORDING

## CONTRACT OF INSURANCE

The Insurer will provide cover explained in each policy section for an illness, injury or loss happening within the 28 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

**28 days** - 28 days from the time and date that **we** receive and process your data.

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

**Bilateral disorder(s)** - any medical disorder that can affect parts of **your cat's** body that it has one 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 cat's** normal healthy state, physical appearance, its bodily functions or behaviour.

**Illness/illnesses** - changes to **your cat's** normal healthy state; sickness, disease, **bilateral disorders**, defects and abnormalities, including defects and abnormalities **your cat** 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, the UK branch of Försäkringsaktiebolaget Agria (publ.), Registered in Sweden. Company registration number 516401-8003. Registered office: Box 703 06, 10723 Stockholm, Sweden. Authorised and regulated by the Finansinspektionen (the Swedish Financial Supervisory Authority), and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of **our** regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **us** by 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 cat'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 cat** 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 cat** had before **your policy** started, no matter where any of the **injuries**, **illnesses** or **clinical signs** are noticed or happen in, or on, **your cat's** body.

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

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

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

**We/Us/Our** - Agria Pet Insurance Limited acting as agents to the **Insurer**.

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

**Your Cat(s)** - the **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 cat** receives during the **28 days** of this **policy** up to £1,500. Included in the £1,500 are the following:

- 50% of the cost of a prescription diet up to £250 for each separate **illness** or **injury**.
- Up to £250 towards the cost of up to 20 hydrotherapy sessions provided by a veterinary practice, a member of the Canine Hydrotherapy Association, a member of The Association of Chartered Physiotherapists in Animal Therapy or a member of The National Association of Registered Canine Hydrotherapists, physiotherapy, osteopathy, chiropractic therapy provided by a qualified animal physiotherapist, osteopath or chiropractor, herbal and homeopathic 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 member of the Association of Pet Behaviour Counsellors, or the Canine and Feline Behaviour Association acting under the direction of a **vet**.

## We will not pay

- The excesses specified in **your Schedule of Insurance** for each separate **illness**, **injury** or **behavioural disorder** **your cat** 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:  
3. **Treatment** for or resulting from a **pre-existing illness** or **injury**.
- Any **treatment** resulting from an **illness** that showed **clinical signs** within the first 14 days of the **policy**.
- Any **treatment** received after the **28 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 cat** was 16 weeks old, routine blood and urine tests.
- Heart screening, blood or urine tests before a general anaesthetic or sedation if **your cat'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 cat**.
- Prescription diets not recommended by a **vet**, not produced by a pet food manufacturer as a prescription diet food, and prescription diets or medication to lose weight.
- The cost of any hydrotherapy session if it is performed to help **your cat** 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 and experimental **treatment**.
- House calls unless moving **your cat** would seriously endanger its health and house calls as a result of **your cat's** weight or **your** personal circumstances.
- Bathing **your cat**, 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 **your cat** to stay at a veterinary practice, unless its **treatment** can only be given at a veterinary practice.
- The cost to transport **your cat** to a veterinary practice, between veterinary practices or move **your cat** within a veterinary practice.
- Euthanasia of **your cat** 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 cat**, admit **your cat**, 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 6 pm and before 8 am, during a weekend or during a bank holiday.
- The cost of fitting **your cat** 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 cat**.
- Collars used to restrict **your cat'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 cat's** surgery.

## SECTION 2. ADVERTISING AND REWARD

## We will pay

If **your cat** is lost or goes missing within the **28 days** of this **policy** we will pay up to £1,000 towards the cost of advertising to recover **your cat**. 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 cat** 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 cat** is stolen.
- Any amount for a reward if **you** do not have a receipt showing the full name and address of the person who found **your cat**.
- Any amount if **your cat** is taken by someone to obtain a ransom payment from **you**.
- Any amount if **you** employ a company or organisation to search for **your cat**, report **your cat** missing, provide a contact point or provide their branded advertising material for **you**.

## HOW TO CLAIM

**You** can download a claim form via **our** website at [www.gccfinsurance.co.uk](http://www.gccfinsurance.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 cat** has received and a clinical history.

**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 cat** was found.

Send **you** completed claim form and supporting documents to:

GCCF Four Weeks Free, 2b Alton House Office Park, Gatehouse Way, Aylesbury, HP19 8XU.

## 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:

- Any **cat** less than six weeks old at the start of this **policy**.
- Your cat** if **you** do not own it, or if **you** are the breeder of **your cat**, or if **you** live with the breeder of **your cat**.
- Anything that happens outside the Territorial Limits.
- War, invasion, riot, revolution or similar event.
- 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.
- Nuclear fuel, nuclear waste or radiation.
- Your cat** being put to sleep by order of a Government, Regional Authority, Local Authority or any organisation or person having the authority.
- Any deliberate **injury** to **your cat** by anyone or anything caused by gross negligence.
- Your** profession, **your** occupation and any business.
- Infringement of United Kingdom, the Channel Islands and the Isle of Man animal health and importation legislation.
- Anything that results from an **illness** **your cat** should be vaccinated against, a **pre-existing illness** or **injury** or anything that results from rabies.
- If **you** have already received cover under another of the **Insurer's** free policies, for the same **cat**.
- Breeds **We** Do Not Cover:  
Lykoi, Munchkin, any first or second filial (F1 or F2) generation **cat** (except for the F1 Safari **Cat**), 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.

- Your cat** 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 cat** must receive any subsequent boosters in accordance with the manufacturer's guidelines (thereby remaining protected). If **your cat** 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.

- You** must take all reasonable precautions to prevent **illness**, **injury** loss and theft.
- You** agree that **your** current or previous **vet** can release information or records about **your cat**. If the **vet** charges **you** for this information **you** will have to pay.
- You** are aged 18 or over, live in the United Kingdom, the Channel Islands or the Isle of Man, are the owner of **your cat** and it lives with **you**.
- If **you** take out one of **our** annual policies during the **28 days** of this free insurance **you** accept that this insurance stops at the time and date the annual policy starts.
- 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**:  
GCCF Four Weeks Free, 2b Alton House Office Park, Gatehouse Way, Aylesbury, HP19 8XU.
- If there is any disagreement between **your vet** and **our vet**, an independent **vet**, **you** and **we** agree on, will be appointed to arbitrate.
- 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.
- 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**.
- We** can take over and exercise any rights in **your** name against anyone to recover any claim payment.
- You** agree to give any reasonable information **we** need to investigate or verify a claim.
- 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.
- 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.
- 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

GCCF Four Weeks Free, 2b Alton House Office Park, Gatehouse Way, Aylesbury HP19 8XU

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.

## USE OF YOUR PERSONAL INFORMATION

The Data controllers under the Data Protection Act 1998 for **your** personal data are Agria Pet Insurance and Agria Försäkring. For the purposes of this section, unless otherwise indicated **we** and **us** and **our** means both or either Agria Pet Insurance or Agria Försäkring.

**We** will process **your** personal information securely as required by the Data Protection Act 1998 and any other relevant data protection legislation in the UK and will not retain this information for longer than necessary. It will be used to manage **your policy** and handle any claims. This may involve giving **your** information to the **Insurer**, other insurers, regulatory authorities and agents who provide services for **us**. **You** must give **us** accurate personal information and obtain consent from any other person insured to give **us** their personal information. The **Insurer** may pass information to Insurance Databases to check policyholder information and to help prevent fraud and **we** may search these Databases. To help **us** improve **our** service, prevent and detect fraud **your calls** may be monitored and recorded. **We** may give **your** information to regulatory bodies to monitor and/or enforce compliance with any regulatory rules and codes. It may also be transferred to countries outside of the UK for marketing, offering renewals, research, statistical purposes, crime prevention and general administration. However, this will always be handled with security and within UK law.

By accepting this **policy** **you** agree that **we** can process **your** or anyone else's information, including sensitive information where necessary.

**You** have the right to access the personal data **we** hold on **you**.

## 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.