

## 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.  
4. Any treatment resulting from an illness that showed clinical signs within the first 14 days of the policy.  
5. Any treatment received after the 28 days covered by this policy.  
6. 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 your 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 at:  
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.