



Essentials Insurance Policy Document

**TO MAKE A
CLAIM, CALL
0333 035 9951**

Add the claims number above
to your contacts.

Or, simply scan this
code with your
phone camera



Welcome to Swinton Pet

Thank you for arranging your pet insurance through us. We hope you find this booklet useful in ensuring you get the most out of your insurance policy.

This document is laid out so that you can easily find what you need, when you need it.

Before you do anything else, please spend a few minutes checking the following documents carefully. If any of the information is incorrect, this could affect your insurance cover:

- this policy wording
- your schedule
- your statement of fact

These documents, any endorsements, and any notice of changes issued at renewal form the contract between you and us and show the detail of what we will and will not cover as well as anything you need to do.

If any information is incorrect, the policy does not cover what you thought it would or if you are just not sure please call the Swinton Pet customer service team on 0333 035 9584 and we will help you in any way we can.

Thanks again for choosing Swinton Pet.

The Swinton Pet Team

Contact Numbers

We have put all the details you might need in one place to make contacting us easy.

Important contact details



Free access to the Swinton vet line

Whether you're concerned about your pet's health, looking for advice or you've suffered a pet bereavement, our friendly team of RCVS (Royal College of Veterinary Surgeons) vet nurses and vets are available day or night 365 days a year to help and it's FREE.

0333 332 4473



Claims

If you have any type of claim:

0333 035 9951



Customer Service

If you want to discuss anything to do with your policy for example make a change, discuss your cover or add a pet:

0333 035 9584

www.swinton.co.uk/pet-insurance/contact

You can also request copies of your policy documentation in Braille, large print or audio format.

All phone calls may be recorded for training and monitoring purposes.

Access to the Swinton vet line

At Swinton Pet we want your pet to be healthy and happy. That's why we provide 24/7 phone access to veterinary experts for FREE to all our Swinton Pet customers.

Our friendly team of RCVS (Royal College of Veterinary Surgeons) vets and vet nurses are available day or night to help with all your pet health questions or concerns.

You may have a medical concern about your pet in or out of hours of your normal vet surgery, a question about vaccinations or what to do if you're taking your pet abroad – whatever your query, you can be reassured we're here to provide qualified advice.

How we can help, and it's not just when your pet is ill:

- Pet health triage and advice including whether to take your pet to your vet
- Behavioural triage and advice
- Nutritional advice
- Bereavement
- Diagnosis (where appropriate)

You can contact the Swinton vet line as many times as you need - lines are open 24 hours a day, 365 days a year and it's a FREE service.

Getting advice is easy and you don't even need to leave your home:

1. Call the Swinton vet line on 0333 332 4473
2. Have your policy number ready to provide – you can find this on your policy schedule
3. Describe your concerns or pet's symptoms or ask any questions about your pet's health
4. A qualified veterinary nurse or vet will provide the advice you need

Important: In an emergency you should always contact your vet immediately

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Swinton Pet Insurance - Frequently Asked Questions

We have pulled together some frequently asked questions that will help you understand how your policy works.

How does pet insurance work?

Pet insurance is designed to help you cover vet costs if your pet becomes ill or suffers an injury following an accident.

What type of pet insurance policy is this?

This is a 12 month policy which can be renewed each year for another 12 month period with a refreshed annual cover limit for that period. This is often referred to as a Lifetime Pet Insurance Policy.

Each and every year you renew your pet insurance you receive a fixed maximum amount to cover veterinary treatment, this limit applies to both new and recurring illnesses and injuries that have occurred since your policy started with us. When the annual limit has been reached, no further claims can be made for new or ongoing illnesses or injuries until the policy is renewed, at which point the cover limit is refreshed.

It's important to note that for cover to continue year on year you must renew your policy annually with no breaks in cover and the premiums must be paid up to date. Any renewal of your policy is at our discretion. If we offer a further period of insurance we will be entitled to change the premiums, excess (including any co-payment), conditions or apply exclusions and these will be notified to you as part of our invitation to renew.

What does an annual cover limit mean?

Your Swinton Pet Insurance policy has a renewable annual cover limit.

We will pay up to £2,000, £4,000 or £7,000 in total for vet's fees (including sub limits such as Cruciate Ligament Disease and Complementary Treatments) in any 12 month period. Your limit depends on what you have bought and is shown in your policy schedule. This means there is no limit to the number of claims you can make in the 12 month period and claims will be paid until the monetary limit is reached in that insurance year.

When you renew your policy, the cover limit is reset so there is a new limit of £2,000,

£4,000 or £7,000 to fund new and ongoing claims if needed. This limit does not reset for cruciate ligament disease claims until 12 months after a treatment has been completed for the claim.

It's important to be aware that there are some conditions that have lower limits within the policy such as cruciate ligament disease, behavioural conditions and complementary treatments and other cover limits which are in addition to the vet's fees limit such as holiday cancellation and reward for if your pet goes missing. These limits are shown throughout this document where they are applicable.

What happens if my vet treatment and insurance cost limit is not enough to cover all my pets treatment?

Sometimes the cover provided by a policy is not enough to cover the entire cost of treatment. If the amount of cover you have selected is not enough to cover all your vet bills it is your responsibility to pay the remaining amount. For example, if treatment costs £3,000 and you purchased Essentials £2,000 you would have to pay £1,000 towards the claim costs. That means it is extremely important that you check the cover you have selected including all the individual treatment limits to select the right cover for you. And, in order to help you select the right cover for you we offer 3 different levels of cover: Classic £2,000, Classic £4,000 and Classic £7,000.

What is a bilateral condition?

Some conditions in pets are highly likely to occur on both sides of the animal's body, but possibly at different times. For example, your pet could have hip dysplasia or cruciate ligament disease on the right leg and then the left leg a few months later.

These are known as bilateral conditions and both will be treated as one condition up to your chosen limit (£2,000, £4,000 or £7,000) irrespective of the time difference between the condition developing on one side and then the other. However, because of this you only have to pay one excess (including any co-payment) for a bilateral condition.

What is an excess (including any co-payment)?

An excess (including any co-payment) is the amount you will have to pay towards any and all claims you make. This excess will also be payable each insurance year if your pet requires treatment year on year for any conditions that we will cover. The amount you have to pay may depend on the age and breed of your pet(s), this amount will be shown in your Schedule.

If your Schedule shows you have a co-payment in addition to the excess amount you will be required to pay a percentage of the remaining vet fees of your claim. (This is sometimes called a co-payment or percentage excess.) This percentage can vary, and your schedule will advise if a co-payment amount applies to you.

Below is an example of how the excess (including any co-payment) will work in both these scenarios:

Example 1

A claim arises for vet fees totalling £800 and your **schedule states you do not have a co-payment:**

Amount claimed	£800 vet fees
Less fixed excess of £99	£701
Less additional excess of 20%	Not Applicable
Total excess paid by you	£99
Total paid by us	£701

Example 2

A claim arises for vet fees totalling £800 and your **schedule states you do have a co-payment:**

Amount claimed	£800 vet fees
Less fixed excess of £99	£701
Less additional excess of 20%	£140.20
Total excess paid by you	£239.20
Total paid by us	£560.80

As your limits refresh annually when you renew your policy, if your pet has a condition that spans multiple years the fixed excess (in addition to any co-payment) is payable in each year for any veterinary fees due for each recurring or ongoing condition.

What should I do if I am travelling to Northern Ireland, or the UK from Northern Ireland?

Depending on where you live, the actions you need to take when travelling abroad with your pet may differ. Below are some details to help you understand what you need to do before you travel, but you must at all times follow the most up-to-date guidance issued by the UK Government. You can read these rules at: <https://www.gov.uk/take-pet-abroad>.

You must also always check the rules of the country you are traveling to for any additional restrictions or requirements before you travel.

If you are a resident of Great Britain and you are planning to take your pet to Northern Ireland you will need to ensure your pet has:

- a microchip
- a valid rabies vaccination
- tapeworm treatment for dogs
- obtained a health certificate from your vet (one for each trip) that is dated a maximum of 10 days before you are due to travel.

If you are a resident of Northern Ireland travelling to Great Britain, the Isle of Man, the Channel Islands, the Republic of Ireland or anywhere in the EU with your pet, you are able to obtain a Pet Passport under the EU Pet Travel Scheme, known as PETS. This will allow you to take your pet temporarily to certain countries and return home without putting your pet into quarantine. To obtain a pet passport and understand the requirements for travelling with your pet you need to comply with the criteria set out at www.daera-ni.gov.uk/articles/travelling-pets.

If you have any questions or are not sure how any of the above impacts you please call the Swinton Pet customer service team on 0333 035 9584.

Definitions

We want to help you understand your Pet insurance policy. So to make things as clear as possible, in this section we explain the key words which have a specific meaning when we use them in your policy.

Schedule

This document contains all the specific details of your policy, such as:

- dates when your insurance starts and ends (We won't cover incidents that happen outside these dates);
- details of the pet(s) insured;
- the level of cover you have;
- any excesses (including any co-payment) that you have to pay; and
- any endorsements that apply. (An endorsement changes the cover provided by this policy wording and is specific to you.)

Statement of Fact

This document shows the information you've provided to us or agreed with to set up, change or renew your pet insurance. It's extremely important you check this information as it could mean a claim is not covered if it's incorrect.

We will issue you a Schedule and Statement of Fact when you set up or renew your policy or if your policy is changed.

There are also a number of words and phrases that we use throughout this document, which may sound straightforward, but have a specific meaning when we mention them in your policy. You need to understand these words, so we have explained them below. Please make sure you understand them before you continue reading this document.

You/Your

This means you, the policyholder and owner and keeper of the pet who is named in the Schedule.

Family

By this we mean anyone related to you whether they live with you or not, and includes your spouse, common law or civil partner, children, parents, grandparents, brothers or sisters.

Vet

A qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and who works in clinical practice in the UK.

Accident

This means a sudden and unforeseen event resulting in physical injury to or by your pet.

Illness

This means any sickness, infection or disease suffered by your pet and diagnosed by a vet.

Condition

This means the illness or injury that your pet has suffered and needs treatment or medication for.

Pre-existing Condition

This means any health problem your pet has had, or is having, treatment, medication or advice from a vet for prior to the start date of this policy. This also includes any undiagnosed injury (following an accident) or undiagnosed illness which is showing any clinical signs, symptoms or exists in any form on your pet prior to the start of this policy. This would include things such as loss of weight, vomiting or lethargic behaviour.

Bilateral Condition

This means any condition affecting body parts of which your pet has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). When applying a benefit limit or exclusion, bilateral conditions are considered as one condition if there is evidence that your pet has had symptoms or treatment for the condition and/or your vet records indicate that the conditions are related.

Your pet

The cat or dog named in your schedule.

Swinton Pet

When we say Swinton Pet we mean Swinton Insurance, a trading name of Atlanta Insurance Intermediaries Limited. Authorised and Regulated by the Financial Conduct Authority under firm reference number 309599. Company registration number: 756681. Registered address: Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB.

We, Us, Our

Swinton Pet who administer this policy for & on behalf of the underwriters Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Cyber Act

Any unauthorised, malicious or criminal act(s), or the threat or hoax of such an act (or acts), involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

Any omission(s) involving access to, processing of, use of or operation of any Computer System; or any partial or total unavailability or failure to access, process, use or operate any Computer System.

Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Your policy at a glance

The below table shows the sections of this policy which are relevant to you and provides a high level view of the maximum cover levels provided by this policy. This table does not include the detailed information about when you are or are not covered for these amounts. Full details can be found in the policy wording and the level you are covered for will be shown in your schedule.

Important note

All cover levels mentioned below and throughout this document are the maximum amounts that we will pay up to, they are not a flat amount that we will pay for every claim. For example, the Pet Minding and boarding fees limit of £500 will only pay out £200 if that is the cost for standard pet minding or boarding fees for the time you are in hospital.

Your schedule will tell you which Essentials level of cover you have

The maximum amounts we will pay up to in total for all claims across the year

	Essentials £2,000	Essentials £4,000	Essentials £7,000
Vet Treatment and related costs - Including examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care (including whilst travelling in the Channel Islands, and the Isle of Man), up to	£2,000	£4,000	£7,000

For the avoidance of doubt, please note that the Individual Treatment Limits below, for complementary treatment, food prescribed by a vet, CT/MRI scans, cruciate ligament disease and dental treatment are included within the maximum veterinary fees benefit limit above.

For example if during the year you have Essentials £2,000 and have a claim of £1,750 for an illness and one for £500 for complementary treatments, we will only pay £2,000. The remaining £250 will be payable by you.

Individual Treatment Limits

There are certain treatments that we will only pay up to a limited amount per year as part of the maximum amount.

Cruciate ligament disease , per 12 month period, up to	£2,000	£2,500	£3,000
Dental treatment , up to	£1,500	£3,000	£5,000
CT/MRI scans , up to	£1,000	£2,000	£3,000
Complementary treatments , up to	£500	£750	£1,000
Food prescribed by a vet , up to	£100	£100	£100
Behavioural conditions , up to	£750	£1,000	£1,500
Excess (Inc any co-payment) - This may vary depending on your pet's age, breed and the amount you select, and is payable each year for recurring conditions. See page 7 for an example of how your excesses may work.	The fixed excess £ amount and % of the claim (Your schedule will confirm the amount)		

If someone makes a legal claim against you in relation to your pet dog

Cover limit	£1,000,000	£1,000,000	£1,000,000
Excess (All legal liability claims)	£250		
If you need someone to look after your pet in an emergency			
Pet minding & Boarding fees , up to	£500	£500	£500
Excess (Inc any co-payment)	£0		

Guide to making a Claim

Swinton vet line

Whether you're concerned about your pet's health, looking for advice or you've suffered a pet bereavement, our friendly team of RCVS (Royal College of Veterinary Surgeons) vet nurses and vets are available day or night 365 days a year to help and it's FREE.

The help and advice available can help you avoid unnecessary trips to the vet and the related costs such as your excess (including any co-payments).

How we can help:

- What do I do if I think my pet is sick?
- If I do need to seek physical treatment, do I really need to go to the out of hours vet?
- Help and advice - behavioural issues, nutrition, bereavement etc.

If in doubt just give us a call on 0333 332 4473, no need to book - just have your policy number to hand when you call.

Making a claim

We hope your pet never has an illness or accident and you never need to make a claim but if you do it helps to know what to expect and what you need to do.

Online

You can visit our website at www.swinton.co.uk/pet-insurance/contact/claims, where you will be able to complete your claims form, attach any documents required to support your claim, such as vet invoices or copies of vet reports, and then submit your claim from the site.

Alternatively, you can print the claims form from the website and provide this to your vet who can submit the form on your behalf. Your vet can submit directly by following the online journey, by email to swintonpet@insurancefactory.co.uk or by using Vet Envoy. (It's important to remember we will not be liable for any charge your vet makes to submit this claim on your behalf.)

By Telephone

You can call us on 0333 035 9951 and we will talk you through the claims process and provide you with the relevant claims forms for you to complete.

This pet claims service is operated on behalf of Swinton Pet Insurance by Insurance Factory Ltd who are authorised and regulated by the Financial Conduct Authority (No. 306164).

Lines are open - Monday to Friday between 8am and 6pm, and Saturdays 9am to 2pm, and closed bank holidays.

What to do if your dog hurts someone else or damages their property

If your dog hurts someone or damages their property, call us as soon as possible on 0333 035 9951. You should do this even if you don't want to make a claim in case the other person makes a claim against you at a later date.

What to do if your pet is lost or stolen

If your pet goes missing or has been stolen, call us as soon as possible on 0333 035 9951. We will ask you some questions about what happened and take you through the next steps.

Important things to be aware of

How long will the claim take?	Excesses	Using your own vet
<p>The length of time a claim takes varies based on the circumstances and the type of claim being made. This can also be affected by any previous conditions or treatments your pet has had, as we will need to understand if they have contributed to the illness you are claiming for.</p> <p>Another element that delays claims being made is information missing on the claims form, or when copies of vet invoices and vet reports are not included. Please make sure when you submit a claim all information is provided.</p>	<p>An excess is the amount you will have to pay towards any claim you make. For example if we agree to pay your claim for £1,000 and your excess (including any co-payments) is £125 we would pay £875.</p> <p>It's important to remember that you will have to pay the your excess (including any co-payments) directly to the vets if you haven't already paid the bill.</p> <p>Details of your excesses (including any co-payments) you have to pay are shown within your Schedule.</p>	<p>We can handle/receive claims from any vets within the UK as long as they are a qualified veterinary practitioner holding a current registration with the Royal College of Veterinary Surgeons and work in clinical practice in the UK (or their equivalent in any European Union country.)</p>

Your Cover

Vet treatment for your pet - UK

This section provides help to cover vet costs if your pet falls ill or is injured and needs treatment by a veterinary professional in the UK, Northern Ireland, the Channel Islands, or the Isle of Man.

Important Note

A common cause of claims being turned down are conditions or injuries you knew about prior to booking your trip, such as any health problem your pet has had, or is having, treatment, medication or advice for from a vet for prior to the start date of this policy. This also includes any undiagnosed injury (following an accident) or undiagnosed illness which is showing any clinical signs, symptoms or exists in any form on your pet prior to the start of this policy, such as among other things, loss of weight, vomiting or lethargic behaviour.

If you are unsure about what this means, or whether your pet has a pre-existing condition and how this will affect any claim you make please call us. You must also make sure your pet has its annual vaccinations and check-up or claims might be turned down.

Your schedule will tell you which Essentials level of cover you have

The maximum amounts we will pay up to in total for all claims across the year

	Essentials £2,000	Essentials £4,000	Essentials £7,000
Vet Treatment and related costs Including examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care, up to	£2,000	£4,000	£7,000

For the avoidance of doubt, please note that the Individual Treatment Limits below are included within the maximum veterinary fees benefit limit above.

For example if during the year you have Essentials £2,000 and have a claim for £1,750 for an illness and one for £500 for complementary treatments, we will only pay £2,000. The remaining £250 will be payable by you.

Individual Treatment Limits

There are certain treatments that we will only pay up to a limited amount per year as part of the maximum amount.

Cruciate ligament disease , per 12 month period, up to	£2,000	£2,500	£3,000
Dental treatment , up to	£1,500	£3,000	£5,000
CT/MRI scans , up to	£1,000	£2,000	£3,000
Complementary treatments , up to	£500	£750	£1,000
Food prescribed by a vet , up to	£100	£100	£100
Behavioural conditions , up to	£750	£1,000	£1,500

Excess (Inc any co-payment) - This might vary dependent on your pet's age, breed and the amount you select, and are payable each year for recurring conditions. See page 7 for an example of how your excesses may work.

The fixed excess £ amount and % of the claim
(Your schedule will confirm the amount)

What we will pay for:

Up to the limits in the above table

Veterinary treatment

- ✓ If a vet recommends treatment for your pet following an accident or illness, we will pay the cost of that treatment carried out by a vet, a veterinary nurse or by someone else under the supervision of a vet. This includes the cost of having your pet put to sleep (euthanasia) for humane reasons, if your vet believes, in their professional opinion, that your pet is suffering with an incurable condition and that there is no other way to prevent or relieve your pet's suffering.
- ✗ We will not pay more than the cover limit for one condition, including if it develops into a bilateral condition following completion of the original treatment, which may extend into a new policy year. Bilateral condition means any condition affecting body parts of which your pet has two, one each side of the body e.g. ears, eyes, knees, cruciate ligaments. When applying a benefit limit or exclusion, bilateral conditions are considered as one condition if there is evidence that your pet has had symptoms or treatment for the condition and/or your vet records indicate that the conditions are related.

Cruciate ligament disease

- ✓ If your pet requires treatment for cruciate ligament disease following an accident or illness, we will pay the cost of that treatment up to the cruciate ligament disease limit stated.
- ✗ We will not pay more than the cover limit for cruciate ligament disease including if it develops into a bilateral condition within 12 months of completion of treatment, which may extend into a new policy year.

Out of hours treatment

- ✓ If your pet has an accident or illness and the vet decides out of hours treatment is necessary, we will pay the costs for the required treatment.
- ✓ If the vet advises that your pet's condition is life-threatening, and moving them would endanger their life, we will pay for your vet to make a house call.
- ✗ There will be no cover for out of hours fees or house calls by the vet if your vet advises that your pet can wait until business hours without undue risk.

Important note

Remember as a Swinton Pet customer you do have access to our Swinton vet line if you're concerned about your pet's health, looking for advice or you've suffered a pet bereavement 24hrs a day 365 days a year. See page 4 for details.

Dental treatment

- ✓ If your vet recommends that your pet requires dental treatment due to an accident we will pay the costs up to the limit for dental treatments as stated above.
- ✗ We will not pay for any dental treatment required due to illness, including where the need for treatment could have been prevented through regular dental check-ups and routine treatments such as dental caries or periodontal disease.
- ✗ We will not pay for any dentistry that is not related to an accident.

Behavioural Conditions

- ✓ If a vet recommends treatment for your pet for a behavioural condition, we will pay the cost of that treatment carried out by a Certified Clinical Animal Behaviourist (CCAB), or a member of either the Association of Pet Behaviour Counsellors or the Canine and Feline Behaviour Association.
- ✗ We will not pay the costs of behavioural conditions unless they are caused by an accident or illness covered under this policy.
- ✗ We will not pay the costs of your pet's behavioural treatment unless we have agreed to do so prior to the treatment commencing.

Complementary treatment

- ✓ If your pet is diagnosed by a vet as needing complementary treatment such as physiotherapy, acupuncture, homeopathy, osteopathy, hydrotherapy, chiropractic and alternative medicines we will pay the treatment costs.
- ✗ We will not pay the costs of your pet's complementary treatment unless we have agreed to do so prior to the treatment commencing.
- ✗ We will not pay more than 12 sessions of hydrotherapy.

Food prescribed by a vet

- ✓ If your vet recommends a special diet for your pet in order to treat a covered condition, we will pay the cost of the prescribed food.
- ✗ We will not pay for food that is part of a clinical diet prescribed to help your pet lose weight.

What we will not pay for

We will not pay costs:

- ✗ for any everyday check-ups or treatments or preventative healthcare, for example, vaccinations, tick, worming or flea treatments, pheromone treatments (unless prescribed for a behavioural condition), grooming or nailcare, spaying, neutering, or routine blood or urine tests, dental crowns, or routine scale and polish;
- ✗ for any claim arising outside the United Kingdom, Northern Ireland the Channel Islands or the Isle of Man;
- ✗ for any costs associated with pregnancy or giving birth;
- ✗ Any claim for cryptorchidism (retained testicle(s));
- ✗ for any treatments that have not been recommended by a vet;
- ✗ the cost of any post mortem examination, cremation, burial or disposal of your pet;
- ✗ for any costs relating to pre-existing conditions (any health problem your pet has had, or is having, treatment, medication or advice for from a vet for prior to the start date of this policy. This also includes any undiagnosed injury (following an accident) or undiagnosed illness which is showing any clinical signs, symptoms or exists in any form on your pet prior to the start of this policy). This would include things such as loss of weight, vomiting or lethargic behaviour;
- ✗ to return your pet to your home if it passes away whilst you are travelling.

If someone makes a legal claim against you in relation to your dog

If your dog causes an injury to someone or damages their property they may bring a legal action against you. If this was to happen this section helps you with any payment you could become legally liable for.

Important Note

If your dog injures someone or damages their property, we need to know as soon as possible. This type of issue can be complicated and costly, so we will appoint solicitors to work on your behalf to resolve any dispute.

The maximum amounts we will pay and the excess for legal action brought against you/and or your dog

Your schedule will tell you which Essentials level of cover you have

	Essentials £2,000	Essentials £4,000	Essentials £7,000
Cover limit	£1,000,000	£1,000,000	£1,000,000
Excess (All legal claims)	£250		

What we will pay for:

Up to the limits in the above table

Legal expenses and compensation due

- ✓ If someone is injured, killed or their property is damaged as a result of an incident involving your dog, we will pay solicitor's costs to defend you.
- ✓ We will pay the settlement amounts or damages awarded if the legal action against you is successful.

What we will not pay for:

We will not pay for:

- ✗ compensation or legal costs if you are already insured under any other home contents or liability policy, unless the cover provided by that policy has been exhausted;
- ✗ compensation or legal costs if the injured person, person who has died or owner of the damaged property:
 - a. is you or part of your family;
 - b. lives in your home;
 - c. works for or with you; or
 - d. was looking after your pet with your permission;
- ✗ if you or someone listed above is looking after the damaged property or holding it in trust;
- ✗ the first £250 of any compensation or costs for property which has been damaged;
- ✗ for any claim if you are legally responsible for the injury, death or damage only because of an agreement or contract you have entered into, unless liability would have existed otherwise;
- ✗ for any claim arising as a result of your, or anyone in your family's profession, occupation or business, or resulting from any incident that happens at your or anyone in your family's place of work;

- ✗ for any claim occurring on premises licensed for the sale of alcohol where your pet lives or is kept;
- ✗ for any claim occurring as a result of your pet competing in any type of competition, including but not limited to field trials, dog shows or breeder's competitions;
- ✗ for any claim arising outside the United Kingdom, the Channel Islands or the Isle of Man.
- ✗ any fines or penalties from criminal proceedings; or
- ✗ any amount a court requires you to pay to punish you or try to stop the same circumstances that led to incident happening again or because you have caused someone distress, embarrassment or humiliation;
- ✗ the transmission, by your dog, of any infectious or contagious disease to a human.

If you need someone to look after your pet in an emergency

If you or a family member have an emergency and have to unexpectedly stay in hospital for a period of 3 or more consecutive days, this section of your policy helps towards the cost of someone else looking after your pet.

Important Note

A common cause of claims being turned down is when a customer tries to claim for a pre-planned hospital stay. This cover is only for unexpected stays in hospital.

The maximum amounts we will pay up to and the excess if you're unexpectedly hospitalised and need someone to look after your pet

Your schedule will tell you which Essentials level of cover you have

	Essentials £2,000	Essentials £4,000	Essentials £7,000
Pet minding & Boarding fees, up to	£500	£500	£500
Excess (Inc any co-payment)	£0		

What we will pay for:

Up to the limits in the above table

- ✓ If you or anyone normally living with you need to be admitted to hospital unexpectedly for emergency medical treatment, we will pay the costs or fees of pet boarding, cattery, kennel or pet sitting.

What we will not pay for:

We will not pay for:

- ✗ any pre-planned admissions including a routine pregnancy;
- ✗ any pet sitter that is not licenced;
- ✗ if a member of your family or someone who permanently lives with you is still at home;
- ✗ the costs of someone looking after your pet if you are hospitalised for fewer than 3 days consecutively.

What we will not cover you for under any part of this policy

In addition to the limitations in cover highlighted by a red cross in the previous sections there are also some things we won't pay for regardless of the circumstances. These exclusions apply to your whole policy.

We will not cover claims:

- ✗ for any excess (including any co-payments) as shown in your schedule;
- ✗ if someone makes a legal claim against you and your pet, such as if someone is injured, killed or their property is damaged as a result of an incident involving your pet whilst you are travelling anywhere outside the United Kingdom, the Channel Islands or the Isle of Man;
- ✗ any costs relating to pre-existing conditions (any health problem your pet has had, or is having, treatment, medication or advice for from a vet for prior to the start date of this policy. This also includes any undiagnosed injury (following an accident) or undiagnosed illness which is showing any clinical signs, symptoms or exists in any form on your pet prior to the start of this policy). This would include things such as loss of weight, vomiting or lethargic behaviour;
- ✗ for any costs if your pet damages someone's personal property such as such as scratching furniture, ripping curtains, digging up plants, ripping a coat or clothing;
- ✗ for any costs in relation to your pet being lost or stolen for example advertising, reward or replacement of your pet;
- ✗ for any costs relating to cremation or burial if your pet passes away, or is put to sleep due to an accident or illness (unless advised by the vet as the only course of treatment for humane reasons);
- ✗ for more than the maximum amount payable per year shown in your schedule;
- ✗ for any claim occurring on premises licensed for the sale of alcohol where your pet lives or is kept;
- ✗ for an accident or illness that starts outside the dates shown in your schedule;
- ✗ for Rabies or Avian Influenza or any derivation or variant thereof;
- ✗ if you are not the owner and keeper of the pet and your pets are not kept at the address in your schedule;
- ✗ any claim against you for the transmission, by your pet, of any infectious or contagious disease to a human;
- ✗ as a result of sickness or disease due to your failure to vaccinate your pet in accordance with the practice recommended by the British Small Animal Veterinary Association;
- ✗ for any claim in relation to pets under the age of 8 weeks;
- ✗ for any incident occurring outside the United Kingdom of England, Scotland, Wales, Northern Ireland, the Channel Islands, or the Isle of Man;
- ✗ if you deliberately put your pet at risk, or neglect your pet's safety;
- ✗ if you deliberately harm or neglect your pet;
- ✗ for a pet that has ever shown aggressive tendencies or been subject to any complaints or legal action, for example they have attacked or bitten anyone or any other animal;
- ✗ if your pet has been trained to attack humans and/or other animals;
- ✗ for the cost of any post-mortem examination;
- ✗ for the cost charged by your vet to complete a claim form, or for postage and packaging, or for other fees charged for administration by your vet;
- ✗ for the cost of purchasing or hiring equipment, including harnesses, cages, carts and sharps containers;
- ✗ if your pet is used in connection with any trade or business, including but not limited to

them being used for breeding purposes, guarding, racing, coursing, fighting, personal protection, search and rescue purposes and assistance dogs e.g. Guide Dogs;

- x for any Pit Bull, American Pit Bull Terrier, Dogo Argentino, Japanese Tosa, or a dog crossed with these breeds, wolves or wolf hybrid and any animal registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments. Details can be found at www.legislation.gov.uk/ukpga/1991/65/contents and www.legislation.gov.uk/nisi/1991/2292/contents/made.
- x We will not cover any loss, damage, or liability directly or indirectly caused by, resulting from, or in connection with:
 - any nuclear reaction, nuclear radiation or radioactive contamination.
 - ionising radiation, or contamination by radioactivity from any nuclear fuel or nuclear waste.
 - any act of terrorism, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(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.
 - any act of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation, requisition, destruction of, or damage to property by or under the order of any government or public or local authority.

When you first set up your policy, or add a pet to your policy -

We will not cover claims:

- x if your pet passes away due to illness in the first 10 days of the policy start date;
- x for any vet's fees incurred to treat an illness which began within the first 10 days of the policy start date;
- x if your pet passes away due to an accident which occurred within the first 48 hours of the policy start date.
- x for any vet's fees incurred to treat an injury following an accident which occurred within the first 48 hours of the policy start date.

Submitting claims late - We will not cover claims:

- x relating to any area of cover provided by this policy submitted more than 6 months after the date of the insured incident, or first diagnosis / treatment by a vet, with the exception of the section related to legal claims against you in relation to your dog.

Other Insurance - We will not cover claims:

- x for more than our share of any claim if any other insurance policies cover the same loss, damage or liability as this policy.

Sanctions

- x We are not liable to pay any claim or provide any benefit in the event that doing so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

Cyber Exclusion

- x This policy does not cover any loss, damage or liability whatsoever directly or indirectly caused by or related to any:
 - x Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident; or
 - x Loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft of any data, including any amount pertaining to the value of such data, except in the case of any actual or alleged liability for and/or arising out of any ensuing third party bodily injury; or any ensuing physical damage to or destruction of tangible third-party property.

General Conditions

This section explains what your responsibilities are, how you can make a change, how your policy can be cancelled by you or us and how you can make a complaint.

Duty of Care

You must take all reasonable steps to keep your pet safe and protect it.

You must ensure that your pet has its annual check-up and vaccinations so they remain healthy. If you don't, then your claim might be rejected.

You must also keep to all legal regulations relating to your pet and your ownership.

Check all your details are correct

Please take time to read your Statement of Fact and Schedule.

If any information is incorrect, or not true to the best of your knowledge or belief, or if you are unsure, please contact us as soon as possible, as it could affect your insurance cover.

If you do not let us know that any of the information provided by you is incorrect, we may take one or more of the following actions:

- cancel your policy;
- declare your policy void (treating your policy as if it had never existed);
- change the terms of your policy; or
- refuse to deal with all or part of any claim or reduce the amount of any claim payment.

If something changes

It's important you keep us up to date with changes that may affect your pet policy. If any of the information that you gave us which is included within your Statement of Fact has changed, then you must let us know.

If you don't, it could mean that we won't pay your claim and your policy may be cancelled.

The kind of things that we need to know about are:

- A change in your details for example if you move house;
- Any change to your pet's details, such as any conditions they may develop.

Please remember that if you don't tell us about changes, it may affect any claim you make. If you're not sure whether you need to tell us about a change, give us a call.

If you do tell us something has changed, we can increase or reduce your premium as well as change any excesses. This may also mean that a new endorsement could apply. This information will be provided by us when you make the change. We may also cancel the policy if we can no longer cover you.

Making a Claim - More detail can be found on page 12

If you need to make a claim or you think someone may make a claim against you or your pet you must:

- report the incident as soon as possible by phoning us on 0333 035 9951;
- give us all the information and help that we ask for, including details of anyone else involved;
- immediately send us any invoices, every letter, claim, or legal document relating to the claim without answering it; and
- tell us immediately if there is to be a prosecution, inquest or other court proceedings.

Defending or settling a claim

You must not admit you were at fault for any loss or damage, or make any offer to pay any claim.

To enable us to handle any claim on your policy, we are entitled to:

- take over and defend or settle any claim in the name of any person insured by your policy;
- take legal action in your name, or in the name of any person insured by your policy, to get back any payment we make under your policy;
- decide how we handle the claims and any attempts at recovering costs.

How to cancel your policy.

We want you to be completely happy with your policy, but if you're not, you have the right to cancel this policy at any time. Here's how it works.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

Cancelling before the policy starts

If you or we cancel the policy before the start date, we will refund your entire premium to you.

Cancelling after the start of the policy

You can cancel your policy at any time (including during the 14 day cooling off period) by letting us know. As long as no claim has been made or is going to be made, we will refund the premium for the exact number of days left on your policy. If you have made a claim or one is expected to be made and we have been unable to recover our costs we will not refund any premium and we have the right to recover any outstanding premium you owe if you are paying by Direct Debit.

Our right to cancel your policy

We have the right to cancel this policy at any time by giving you 14 days' notice to your last known address or email address, if we have a good reason to do so.

Reasons why we may decide to cancel your policy include things such as:

- if you do not pay your premium or instalment payment by the payment due date. We will take reasonable steps to give you a chance to make the outstanding payments before we cancel your policy;
- where we reasonably suspect fraud;
- we identify that incorrect information was given to us on purpose, which means we no longer wish to insure you;
- if you do not provide us with information or documentation we reasonably require, for example your pet's veterinary records or pedigree certificate;
- where you have not taken reasonable care to provide complete and accurate answers, and failed to put this right when we asked you to;
- changes to the information that you provided us when you purchased the policy, which are shown on your Statement of Fact or Schedule, that mean we no longer wish to insure you;
- use of threatening or abusive behaviour or language, or intimidation to our staff or suppliers by you or someone representing you.

As long as no claim has been made or is going to be made on your pet policy, we will refund the premium for the exact number of days left on your policy. If you have made a claim or one is expected to be made and we have been unable to recover our costs we will not refund any premium.

If we discover that you have deliberately withheld information from us, or you gave us wrong information because you didn't take care when communicating with us, we may be entitled to void your policy. This means we would treat the policy as though it had never been issued. We may also refuse to pay any claim and, under certain circumstances, keep any premium you've paid.

Making A Complaint

At Swinton Pet our aim is to always exceed your expectations and to get things right, on time, every time. We also recognise that sometimes mistakes can happen, and we get things wrong. Telling us you are unhappy is our opportunity to put things right, and to learn from our mistakes, so we can improve the products and services we offer in the future.

Our promise to you

We will always aim to

- Acknowledge your complaint promptly;
- Resolve your complaint at the earliest opportunity;
- Communicate our decisions clearly and fairly, and let you know what you can do if you are still unhappy;
- Learn from our mistakes to improve our services and products we offer.

You can make your complaint by:

- Calling our Complaints Team on 0161 233 3676;
- Writing to us at: Customer Assistance, Embankment, West Tower, 101 Cathedral, Approach, Salford, M3 7FB;
- Completing our online feedback form, which can be found on our website www.swinton.co.uk/pet-insurance/contact.

How our complaint process works

We will aim to resolve your complaint as soon as possible, normally within 3 business days, at which point we will send you confirmation in writing that your complaint has been resolved.

On occasions we will require a bit longer to resolve your complaint and in this case, we will send you an acknowledgement letter telling you when we hope to reach a decision. We will then continue to keep you updated on our progress. Once resolution has been agreed, we will then write to you with our complaint decision (this is called a final response), it will be to:

- Uphold your complaint, telling you why, and what action we intend to carry out to put this right for you, or;
- If we do not uphold your complaint, we will explain the reasons for our decision.

A copy of the complaints procedure is available on request.

If you are not satisfied with Swinton Pet or your insurers decision

If at the end of the process you remain dissatisfied, you may contact the Financial Ombudsman Service via

Post: **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR**

Telephone: **0800 023 4567**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

Changing your Policy Limit

If during the time you are insured with us (whether that is across 1 year or multiple years) you make a change to your policy limit, this will impact how we handle any claims including how we pay for any conditions we cover which require treatment year on year.

Increasing cover

If you increase cover e.g. move from Essentials £2,000 to Essentials £7,000 the amount we pay for any recurring treatment for an illness or injury will stop when you reach the original lower policy limit which in this example is £2,000.

Reducing Cover

If you reduce cover e.g. move from Essentials £7,000 to Essentials £2,000 the amount we pay for any recurring treatment for an illness or injury will stop when you reach the new lower policy limit, which in this example is £2,000.

Renewal

We will let you know that your policy is due to expire and in most cases we will include an offer to renew your policy for another year.

It's important to note that for cover to continue year on year you must renew your policy annually with no breaks in cover and the premiums must be paid up to date. Any renewal of your policy is at our discretion. If we offer a further period of insurance we will be entitled to change the premiums, excess (including any co-payments), conditions or apply exclusions and these will be notified to you as part of our invitation to renew.

Please take time to read your renewal documents including the Statement of Fact and Schedule. If any information has changed, is incorrect or not true to the best of your knowledge or belief or your excess (including any co-payments) and/or endorsements no longer suit your needs, or even if you are unsure, please contact us as soon as possible as this could affect your insurance cover and the renewal terms offered.

If you pay your premium by Direct Debit, we will continue to take payments from your bank account for the renewal premium.

If you do not want to renew your pet insurance

If you do not want to renew, you must tell us before the renewal date. We will refund any payment that was taken for the renewal premium. It's important to note that if you do not renew your policy you will have no cover for any pre-existing conditions your pet may have.

If you do not want to renew, but you only tell us after the renewal date, as long as no claim has been made or is going to be made on your pet policy for the time you have been insured since your renewal, we will refund the premium for the exact number of days left on your policy.

If you have made a claim for an incident occurring after the renewal date or one is expected to be made and we have been unable to recover our costs we will not refund any premium and we have the right to recover any outstanding premium you owe if you are paying by Direct Debit.

Legal Information

Fraud

If you or anyone acting on your behalf:

- makes a claim under this policy which is in any part false or exaggerated;
- supports a claim with a false document or statement;
- makes a claim for any loss or damage as a result of your deliberate act or if the loss or damage was caused with your agreement or knowledge;
- makes a fraudulent payment by bank account and/or card;
- have committed fraud under any other insurance policy; or
- makes an untrue statement, fails to provide us with information we have requested or knowingly provides inaccurate information about their circumstances in order to obtain insurance cover.

We may:

- amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due. If you pay by instalments, you will be informed if this additional premium cannot be added to your current instalment plan and must be paid in full;
- declare the policy void (treating your policy as if it had never existed) from the date the fraudulent act was committed;
- not pay any claims which may or may not have been made on your policy;
- recover any previous claims paid under your policy;
- not return any premium; or
- cancel your policy.

We may also inform the police, other financial services and anti-fraud databases.

Our right to recover payment from you

If we have to pay a claim because the law of a country where you are travelling with your pet says we must, and we would not have paid the claim under the benefits of this insurance policy, we can recover from you the amount of any payment we have to make. This could happen if, for example, your pet bit someone whilst you were travelling abroad.

Privacy and Data Policy

Important Note: The definitions highlighted on page 8 do not apply to this section.

This section is a summary of Swinton's Privacy Policy. The complete Privacy Policy can be found online at www.swinton.co.uk/privacy-policy and contains a full and detailed explanation of what we do with your personal data and your rights. If you'd like a copy of this, but do not have access to the internet, please contact us 0333 035 9584.

Swinton will process your details for contractual purposes in order to provide you with insurance quotes, set up and maintenance of your insurance policies including conducting fraud and credit checks as necessary.

Swinton will delete personal data in line with its retention policies. Personal data will be retained for the minimum amount of time necessary for each type of activity that we conduct. These activities are explained in more detail in the Privacy Policy.

Information including your personal data needs to be shared between different service providers, including insurers, price comparison websites, other brokers and those involved in claims management. Each of these companies may also be data controllers of your personal data in their own right and this is explained in more detail in the Privacy Policy.

It is important the information we hold about you is accurate, if you need us to update, erase or correct your details then you can contact us on 0333 035 9584 or online at www.swinton.co.uk/pet-insurance/contact

In order to prevent or detect fraud we will check your details with various fraud prevention agencies and anti-fraud registers, who may record a search. Searches may also be made against other insurers' databases. These checks include processing conducted automatically by computers and may affect pricing and/or our ability to quote for insurance.

Swinton may contact you by post and telephone for our legitimate marketing purposes in order to let you know about products and services which may be of interest to you. With your consent we may from time to time also contact you by SMS or email with details of other products and services.

If you would like to opt-out of receiving marketing correspondence of any kind, you can let us know at any time by clicking on unsubscribe links, following SMS unsubscribe instructions, writing to us, calling us on 0333 035 9584, or online at www.swinton.co.uk/pet-insurance/contact.

Swinton do not sell or pass your personal data to any third parties for the purposes of marketing their own products or services.

From time to time we may need to process some of your information using third parties located in countries outside of the UK. If your information is processed outside the UK, we will ensure that appropriate safeguards are in place, including contractual agreements, and secure data transfer protocols.

You may request details of the information we hold about you by submitting a data subject request or request erasure or withdrawal of your consent, at any time by writing to the Data Protection Officer, Customer Assistance, Swinton Insurance, Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB. If you wish to exercise this right with any of our insurers or price comparison websites you will need to write to them directly. Please contact us 0333 035 9584 or visit www.swinton.co.uk/privacy-policy for more details.

If Swinton have failed to resolve a problem or you are not happy with the manner in which we have processed your personal data, then you have a right to lodge a complaint with the Information Commissioner at Wycliffe House, Water Lane, Wilmslow SK9 5AF, or via <https://ico.org.uk/global/contact-us/>.

Underwriter

This policy is issued in accordance with the authorisation granted to Swinton Pet who administer this policy on behalf of the underwriter Antares Insurance Company Limited. Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Compensation Scheme

If we can't meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS).

Pet insurance is classed as non-compulsory insurance, and 90% of the claim is covered.

You can get further information from: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Phone 0800 678 1100 or 0207 741 4100

Email enquiries@fscs.org.uk

Rights of Third Parties

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

In respect of section "*If someone makes a legal claim against you in relation to your dog.*" In the event of the policyholder's insolvency, a claimant who is not a party to this policy may have the right to apply to the Court to enforce the provisions of this policy under the Third Parties (Rights Against Insurers) Act 2010.

Law Applicable

English law will apply to your policy and the English courts shall have jurisdiction in any dispute unless you and we agree to apply the governing law and jurisdiction of the state in which you are a resident within the UK. We supply the policy documents only in English and will always communicate with you in English.

Antares - Privacy Notice

Identity of the insurer

Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB.

Basic information

We collect and use relevant information about you to provide you with insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as an your name and any other information that we collect about you in connection with the insurance cover from which the Insured or Insured Persons benefit.

In certain circumstances, we may need your consent to process certain categories of information about you. Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give their consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling any claims.

The way insurance works means that your information may be shared with and used by a number of third parties in the insurance sector; for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law. We will never sell any personal you provide to us.

Other people's details the insured provides to the insurer

Where you provide us or Swinton with details about other people, you must provide this notice to them.

Want more details?

For more information about how we use your personal information please see our full privacy policy, which is available online on our website or in other formats on request. Website <https://antaresglobal.com/privacy-policy>

Contact details

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use their information or request a copy of our full privacy policy, please contact us at our London office:

21 Lime Street
London
EC3M 7HB

Email: complianceteam@antaresglobal.com

Telephone: +44 (0) 20 7959 1900

IMPORTANT NUMBERS

Claims	0333 035 9951
Customer Service	0333 035 9584
Swinton vet line	0333 332 4473

SAVE THESE NUMBERS TO YOUR PHONE



Swinton Insurance is a trading name of Atlanta Insurance Intermediaries Limited. Authorised and Regulated by the Financial Conduct Authority under firm reference number 309599. Company registration number: 756681. Registered address: Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB