



Your **Pet insurance** policy wording

Version: 2025b

Welcome

Thank you for choosing Policy Expert to help look after **your pet**. **We** hope **your pet** has a happy and healthy life, but if **you** do need to make a claim **we** are here to help. Please read this policy wording to see how **we** can help **you** and **your pet**.

This policy is a contract of insurance between you and **us**, it is made up of:

- **Your** policy wording, which sets out the terms of **your** contract with **us**, including what **we** cover and what **we** don't cover (the exclusions).
- **Your** schedule, shows the cover that **you** have bought, including any excesses, endorsements and **your** premium.
- **Your** questions and answers document, which shows all the information that **you** have given **us**. **We** have based **your pet's** cover on this information. It is important that **you** check this information and let **us** know if any of the information is incorrect.

You agree to pay the premium for the **period of insurance** and keep to all the terms and conditions of this policy. If **you** do not do this, the contract may not be valid, and **you** may not be able to make a claim.

Your insurers

This policy is a contract of insurance between **you** and **us**. **We** are authorised and regulated by the Financial Conduct Authority (FCA registration number 529506).

By taking out this policy **you** are entering into two separate agreements.

- The first agreement is an intermediary agreement with **us**, Policy Expert. **We** are responsible for arranging and managing **your** pet insurance. That agreement includes **our** services, fees and charges and can be viewed at www.policyexpert.co.uk/terms-and-conditions.
- The second agreement is the contract of insurance with the **authorised insurers**. The **authorised insurers** have agreed to cover **your pet**, according to the terms and conditions in this document, for the cost of veterinary treatment or other costs such as liability, that arises in connection with **your pet** during a **period of insurance**. See **our Regulatory Information** section on p34 for information on our **authorised insurers**.

You only need to contact **us** about **your** insurance, and **we** will arrange everything with **our authorised insurers** on **your** behalf.

We do not provide advice or any personal recommendation about the insurance products offered here.

Important contact details

Customer service	0330 0600 627	pet@policyexpert.co.uk
Claims line	0330 0600 630	pet-claims@policyexpert.co.uk
24hr vet advice	0330 0600 647	
Pet loss service	0330 0600 647	

Policy limits

Below is a summary of the limits on **your** policy. **Your** schedule will show which sections and limits apply to the level of cover **you** have bought. Please see the relevant section in this booklet for full details of **your** cover and the exclusions that apply.


	 Bronze	 Silver	 Gold
Vet fees			
Yearly limit	£2,000 or £4,000 See your schedule	£5,000 or £7,500 See your schedule	£10,000 or £15,000 See your schedule
Your schedule shows the total amount we will pay for vet fees per year. We will pay you up to the amount shown below for the following. These amounts are deducted from the total vet fees limit, reducing the amount we will pay for further claims in the period of insurance .			
Complementary treatment Acupuncture, chiropractic, hydrotherapy, osteopathy, physiotherapy	×	£1,000	£2,000
Behavioural treatment	×	£1,000	£1,000
Dental care	×	£2,000 accident only	£2,000 accident and illness
Specialist diagnostics (MRI, CT or PET scans)	£1,000	£2,500	The yearly limit
Treatment food	£100	£200	£500
Euthanasia (your pet being put to sleep)	×	£150	£300
Third party liability (dogs only)			
Third party liability	£500,000	£1,000,000	£2,000,000
Emergency boarding and minding			
Emergency boarding fees	×	£600	£1,200
Emergency minding	×	£20 / day up to £600	£40 / day up to £1,200

Table continues over page



Bronze



Silver



Gold

Missing pet

Advertising

✗

£50

£50

Rewards

✗

£250

£250

Farewell cover (optional)

Farewell cover is optional. **Your** schedule will show if it is included in your policy and, if so, the limits that apply.

Death from accident

✗

See **your** scheduleSee **your** schedule

Death from illness
(up to the age shown on **your**
schedule)

✗

See **your** scheduleSee **your** schedule

Loss by theft or straying

✗

See **your** scheduleSee **your** schedule

Cremation or burial

✗

£250

£250

Holiday cover (optional with Silver, included as standard with Gold)

Your schedule will show if this cover is included in **your** policy.

Holiday cover allows **you** to use **your vet fees** limit while **your** pet is travelling with **you** in countries in the PETS travel scheme. It is not an additional limit. (See page 17 for more information on the PETS travel scheme.)

Vet fees abroad

✗

Same as **vet fees**Same as **vet fees**

Emergency expenses abroad

✗

£1,000

£1,000

Holiday cancellation or
cutting short your trip

✗

£2,000

£2,000

Quarantine expenses

✗

£1,000

£1,000

Loss of healthcare
certificate or pet passport

✗

£250

£250

Repeat tapeworm treatment

✗

£250

£250

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If **you** would like this or other documents in large print or on audio tape, please contact **us**.

Policy definitions

The following definitions have the same meaning wherever they appear in bold type in this policy wording.

Accident, accidents

A sudden, unexpected, specific event that injures **your pet**.

Authorised insurers

The panel of insurers that **we** have arranged this insurance with. **You** only need to contact **us** about **your** insurance, and **we** will arrange everything with the authorised insurers on **your** behalf.

Details of **our** authorised insurers can be found in the **Regulatory Information** section of this booklet.

Bilateral conditions

Medical conditions which affect body parts on both sides of **your pet's** body (such as its eyes, ears, knees, hips, front legs, back legs or cruciate ligaments).

Illness, illnesses

Any change in **your pet's** usual state of health that was not caused by an **accident**, including any sickness, disease or abnormality that **your pet** was born with or that was passed down from **your pet's** parents.

Injury, injuries

Physical harm caused to **your pet** as a result of an **accident**.

Period of insurance

The period shown on **your** schedule, which **we** agree to provide cover for as long as **your** payments to **us** are up to date.

Pre-existing conditions

Health issues, concerns, **illnesses** or **injuries** that **you** or **your vet** knew about before this policy started, including:

- signs or symptoms of a diagnosed or undiagnosed **illness** or **injury**;
- existing **illnesses** or **injuries**;
- existing physical abnormalities;
- **illnesses** or **injuries** which are medically linked to an existing **illness, injury** or physical abnormality;
- **bilateral conditions**; and
- spinal disc problems, if **your pet** has previously had symptoms of, a diagnosis of or treatment for any disc problem.

Pre-existing conditions do not include health issues that first appear during **your period of insurance**. **We** will continue to cover these health issues for as long as **your** policy renews.

Registered professional

The approved practitioners for each type of treatment, as shown in the table below. **We** will only pay **vet fees** for treatment, including **complementary** and **behavioural treatment**, that has been recommended by a **vet** and is carried out by one of the following registered professionals.

Treatment	Registered professional
Veterinary treatment	A vet , or a veterinary nurse or other member of the veterinary practice who is working under the supervision of a vet .
Acupuncture	A vet
Behavioural treatment	A vet or a certified clinical animal behaviourist who is a member of one of the following organisations: <ul style="list-style-type: none"> • Animal Behaviour and Training Council (ABTC) • Canine and Feline Behaviour Association (CFBA) • Association of Pet Behaviour Counsellors (APBC)
Chiropractic manipulation	A vet or a qualified animal chiropractor who is a member of one of the following organisations: <ul style="list-style-type: none"> • Animal Health Professions' Register (AHPR) • International Association of Animal Therapists (IAAT) • International Veterinary Chiropractic Association (IVCA) • Register of Animal Musculoskeletal Practitioners (RAMP)
Hydrotherapy	A vet or a qualified animal physiotherapist who is a member of one of the following organisations: <ul style="list-style-type: none"> • Animal Health Professions' Register (AHPR) • Association of Chartered Physiotherapists in Animal Therapy (ACPAT) • Institute of Canine Hydrotherapists (ICH) • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) • International Association of Animal Therapists (IAAT) • National Association of Registered Canine Hydrotherapists (NARCH) • National Association of Veterinary Physiotherapists (NAVAP) • Register of Animal Musculoskeletal Practitioners (RAMP)
Osteopathy and physiotherapy	A vet or a qualified animal osteopath or physiotherapist who is a member of one of the following organisations: <ul style="list-style-type: none"> • Animal Health Professions' Register (AHPR) • Association of Chartered Physiotherapists in Animal Therapy (ACPAT) • Institute of Registered Veterinary and Animal Physiotherapists (IRVAP) • International Association of Animal Therapists (IAAT) • National Association of Veterinary Physiotherapists (NAVAP) • Register of Animal Musculoskeletal Practitioners (RAMP)

Routine treatment

Everyday or preventative healthcare, including:

- vaccinations;
- treating or preventing fleas, ticks or worms;
- treatments, tests and procedures that do not treat an **illness** or **injury**, or that are preventative (including spaying and castration) or for cosmetic purposes;
- regular check-ups, including clipping claws, bathing and de-matting fur;
- regular dental check-ups, including descaling and polishing teeth; and
- products to improve **your pet's** general health, such as vitamin supplements and fish oils, probiotics, and anything that can be bought without a prescription.

UK

Great Britain (England, Scotland and Wales) and Northern Ireland, plus the Channel Islands and the Isle of Man.

Vet

A person qualified to provide medical care for animals, and registered with the Royal College of Veterinary Surgeons in the **UK** or the equivalent professional body that is recognised by the Federation of Veterinarians of Europe (www.fve.org) in the European Union.

Veterinary treatment

Anything carried out by a **vet** (or a member of a veterinary practice while being supervised by a **vet**) to provide a diagnosis, relief from symptoms, or a cure for a condition. This may include consultations, examinations, diagnostic tests or scans, prescribing medication, surgery, hospitalisation, and nursing care.

Your pet

The dog or cat named on **your** schedule.

You, your

The person named as the policyholder on the schedule.

Your family

You, your husband, wife or partner, **your** children and anyone who normally lives with **you**.

We, us, our

Policy Expert (a trading name of QMetric Group Limited), on behalf of **our authorised insurers**, and anyone we appoint to represent us.

What's covered

Vet fees

We will pay up to the limit shown on **your** schedule for the costs of **veterinary treatment** for **illnesses** and **injuries**. This limit applies per year. **Your** limits are reset each year, so as long as **you** renew **your** policy, **you** will have help with the cost of unexpected **vet fees** year after year, for as long as **you** need it. There is no limit on the number of **illnesses** or **injuries** **you** can claim for.

We will only pay claims for treatment provided during the **period of insurance**.

Your schedule will show the limits that apply to this cover and any excess and co-payment **you** will have to pay.

What is covered







	 Bronze	 Silver	 Gold
<ul style="list-style-type: none">• We will pay for your pet's veterinary treatment, up to the vet fees limit shown on your schedule.• The treatment must be carried out by or under the supervision of a vet.• If there is a complication during routine treatment, we will pay for any treatment needed following that complication.• We will pay for hip and knee replacements.• We will pay for out-of-hours emergency treatment or essential hospitalisation if your vet decides that it is necessary and the veterinary treatment cannot wait until your usual veterinary practice is open.• We will pay for a vet to visit your home only if a vet decides that the injury or illness is life threatening and that moving your pet may harm it further.	✓	✓	✓
Your cover may also include the following:			
Dental care (accident) We will pay to treat a dental injury following an accident involving your pet .	✗	✓	✓

Table continues over page

What is covered

		
Bronze	Silver	Gold

Your cover may also include the following:			
<p>Dental care (illness)</p> <p>We will pay to treat a dental illness if the treatment was recommended by a vet, as long as your pet has had yearly dental check-ups and any treatment that was recommended as a result of a check-up was carried out within three months.</p>	✗	✗	✓
<p>Complementary treatment</p> <p>We will pay for your pet to be treated with:</p> <ul style="list-style-type: none"> • acupuncture; • chiropractic manipulation; • hydrotherapy (up to 10 sessions); • osteopathy; and • physiotherapy; <p>as long as this is carried out by the treating vet or by a registered professional on the vet's recommendation.</p> <p>A vet must have referred your pet for the complementary treatment in order to treat an illness or injury.</p>	✗	✓	✓
<p>Behavioural treatment</p> <p>We will pay for treatment for changes to your pet's normal behaviour that are caused by a mental or emotional disorder diagnosed by a vet.</p>	✗	✓	✓
<p>Treatment food</p> <p>Treatment food is food prescribed by a vet for the purpose of treating a specific illness or injury.</p> <p>We will pay 50% of the cost of your pet's treatment food, up to the limit shown on your schedule.</p>	✓	✓	✓
<p>Specialist diagnostics</p> <p>We will pay for MRI, CT, PET and other diagnostic scans that your vet recommends for your pet.</p>	✓	✓	✓
<p>Euthanasia</p> <p>We will pay the cost of a vet putting your pet to sleep if this is necessary to prevent suffering.</p>	✗	✓	✓

What is not covered

1. **Your** excess and any co-payment.
2. **Pre-existing conditions**.
3. **Illnesses** which **you** (or **your vet**) were aware of or suspected within 14 days of the start date of **your** policy.
4. **Injuries** resulting from **accidents** which happen within 48 hours of the start date of **your** policy.
5. **Routine treatment**.
6. Pregnancy, giving birth or caring for puppies or kittens.
7. Removing dewclaws (the claw that is higher up than the other claws on the inside of the front legs of cats and dogs, and sometimes also on the hind legs of dogs), unless this is necessary following an **accident**.
8. Post-mortem costs.
9. Transplant surgery, including care before or after the surgery.
10. Treatments for retained or undescended testicles.
11. Prosthesis (including any treatment to fit a prosthesis), except hip and knee replacements.
12. Stem-cell or gene therapy.
13. **Vet** fees for writing a prescription or filling in a claim form, or for any costs associated with getting receipts, invoices or reports that **we** need for **your** claim.
14. Additional charges to fit **your pet** into the veterinary practice's schedule.
15. Any claim if **your pet**'s vaccinations for the following diseases are not up to date.
 - Dogs: distemper, hepatitis, leptospirosis, parvovirus
 - Cats: feline infectious enteritis, feline herpes, feline calicivirus, leukaemia
16. Any treatment that forms part of a clinical trial.
17. Homeopathic treatments.
18. Any treatment for weight loss or to control **your pet**'s weight.
19. The cost of any diagnostic test that **your vet** does not consider necessary or is not related to an **injury** or **illness**.
20. Any costs for transporting **your pet** to or from, or within, a veterinary practice.
21. Any costs for treatment that is provided after the **period of insurance**.
22. The cost of having **your pet** put to sleep due to its aggression, unless the aggression is linked to an **accident** or **illness** that is covered by this policy.

Third-party liability

We will pay up to the policy limit towards amounts **you** and **your family** legally have to pay if someone takes action against **you** as a result of **your pet** dog causing damage or injuring someone or another animal.




If a non-family member was looking after **your pet** dog when the incident happened, **we** will pay **your** claim as long as:

- you** asked the person to look after **your pet** dog (including dog sitting and dog walking);
- you** did not pay the person or agree to pay them to look after **your pet** dog; and
- the death, **injury**, loss or damage was not to the person looking after **your pet** dog or their property.

This cover applies only to dogs and only when **your pet** dog is in the **UK**.

Your schedule will show the limits that apply to this cover and any excess **you** will have to pay.

What is covered

	 Bronze	 Silver	 Gold
We will pay compensation that you have to pay by law if your pet dog causes accidental: <ul style="list-style-type: none">death or injury to a person; ordamage to someone else's property.	✓	✓	✓
We will pay costs and expenses to defend legal action taken against you because of your pet dog. All costs and expenses must be agreed by us in advance.	✓	✓	✓

What is not covered

We will not cover any liability arising from:

- any trade, profession, employment or business, or using **your pet** dog in any of these activities;
- any incident in the workplace of the person looking after **your pet** dog if that workplace is accessible to the public (for example, a shop, school or care home);
- death or **injury** to **your family**, **your** employees, anyone **you** employ under a service contract, or anyone looking after **your pet** dog with **your** permission;
- you** or a member of **your family** accepting liability under any agreement, unless that liability would have existed without the agreement;
- any incident that happens while **your pet** dog is under the care or supervision of a veterinary practice, dog minder, dog sitter, dog walker, dog groomer, dog day-care provider or any related profession;
- you** breaking any laws or regulations, including worrying livestock;

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- 7. any incident that happens while **your pet** dog is in an area where they are not allowed; or
 - 8. damage to any object caused by **your pet** dog fouling, urinating or vomiting.
- We** also will not cover:
- 9. **Your** excess;
 - 10. any costs and expenses for defending **you** that **we** have not agreed with **you** beforehand; or
 - 11. any compensation to **you** or **your family**.

Emergency boarding and minding

We are here to help **you** take care of **your pet** if **you** have to go into hospital and need help caring for **your pet**. **You** can choose between emergency boarding or emergency minding.

Your schedule will show the limits for this cover.

What is covered

	 Bronze	 Silver	 Gold
<p>Emergency boarding</p> <p>We will pay the cost of your pet being cared for in a licensed kennel or cattery if you or a member of your family has to stay in hospital on medical advice for more than four days in a row, and no other member of your family is able to look after your pet.</p> <p>We will pay the boarding fees for the whole period of the hospital stay up to the limit shown on your schedule.</p>	✗	✓	✓
<p>Emergency minding</p> <p>We will pay the cost of someone looking after your pet if you or a member of your family has to stay in hospital on medical advice for more than four days in a row, and no other member of your family is able to look after your pet.</p> <p>We will pay the minding fees for the whole period of the hospital stay up to the limit shown on your schedule..</p>	✗	✓	✓

What is not covered

- We** will not pay claims relating to:
- 1. any stay in hospital that is not on medical advice, including elective procedures (medical procedures that are planned in advance and are not due to a medical emergency);
 - 2. any stay in hospital which **you** knew **you** needed before this policy started;
 - 3. any stay in hospital that is shorter than four days in a row;
- Continues over page...




- convalescent or nursing home care;
- treatment that is not related to an **injury** or **illness**;
- treatments for alcohol, drug or solvent abuse, alcohol or drug addiction, attempted suicide or self-inflicted **injury** or **illness**; or
- a member of **your family** looking after **your pet**.

Missing pet

We are here to help if **your pet** goes missing. **We** will pay the costs of advertising and offering a reward for the safe return of **your pet**. Please check with **your** local authority about how **you** can advertise in **your** area (for example, some local authorities don't allow **you** to put up posters on lamp posts, telegraph poles or trees).

Your schedule will show the limits for this cover.

What is covered

	 Bronze	 Silver	 Gold
Advertising We will pay the cost of advertising locally if your pet is lost or stolen.	✗	✓	✓
Rewards We will pay the cost of a reward offered for finding your pet if it is lost or stolen.	✗	✓	✓

What is not covered

Advertising

We will not pay:

- if **your pet** goes missing in the first 14 days from the start of **your** policy; or
- for anyone to search for **your pet**, to communicate with others or to put up posters or give out leaflets or flyers.

Rewards

We will not pay a reward:

- if **your pet** goes missing in the first 14 days from the start of **your** policy;
- to **your family**;
- to anyone who was looking after **your pet** when it went missing; or
- to the person who stole **your pet** or anyone connected with the person who stole it.




Farewell cover

This is an optional cover. **Your** schedule will show if this cover is included in **your** policy.

If the worst happens and **your pet** dies or is permanently lost, **we** will give **you** the price **you** paid when **you** bought or adopted it.

We will need to know the purchase or donation price for **your pet**. If **you** can't prove the amount **you** paid, **we** will estimate the amount based on **your pet's** breed and sex, and the date **you** got it. The most **we** will pay is up to the amount shown on **your** schedule.

What is covered

	 Bronze	 Silver	 Gold
Death from accident We will pay the purchase or donation price of your pet if it dies or has to be put to sleep by a vet to prevent suffering following an accident .	✗	Optional	
Death from illness We will pay the purchase or donation price of your pet if it dies or has to be put to sleep by a vet to prevent suffering as a result of an illness .	✗	Optional	
Loss from theft or straying We will pay the purchase or donation price of your pet if it is missing for at least 45 days and not recovered.	✗	Optional	
Cremation or burial We will pay the cost of cremating or burying your pet if it dies or has to be put to sleep, as long as a vet considered this necessary to stop suffering following an accident or illness .	✗	Optional	

What is not covered

Death from accident

We will not cover:

1. death as a result of an **accident** that happens within 48 hours of the start date of **your** policy;
2. death as a result of any **pre-existing condition**;
3. **your pet** being put to sleep due to its aggression, unless the aggression is linked to an **injury** that is covered by this policy;
4. death as a result of complications relating to **your pet** being pregnant or giving birth; or
5. death as a result of **you** or **your family** not taking good care of **your pet**.

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Death from illness

We will not cover:

- 1. death as a result of an **illness** that happens within 14 days of the start date of **your** policy;
- 2. death as a result of any **pre-existing condition**;
- 3. any claim if **your pet** is over the age shown on **your** schedule;
- 4. **your pet** being put to sleep due to its aggression, unless the aggression is linked to an **illness** that is covered by this policy; or
- 5. death as a result of **you** or **your family** not taking good care of **your pet**.

Loss from theft or straying

- 1. **We** will not cover any claim if the theft or straying happens within the first 14 days of the start date of **your** policy.

Holiday cover

Your schedule will show if this cover is included in **your** policy.

This cover applies to **you** worldwide and **your pet** while it is travelling with **you** in the European Union and the **UK**.

Your schedule will show the limits for this cover and any excess and co-payment (in the case of **vet fees abroad**) **you** will have to pay.

Under the European Union Pet Travel Scheme, known as the PETS travel scheme, **you** can take **your pet** to certain countries and return it to the **UK** without putting it into quarantine. **We** recommend **you** check the current rules before **you** travel.

PETS travel scheme information: www.gov.uk/taking-your-pet-abroad
Helpline: 0370 241 1710

What is covered






	 Bronze	 Silver	 Gold
Vet fees abroad This cover allows you to use your vet fees limit while you and your pet are in the European Union. It is not an additional limit.	✗	Optional	✓

Table continues over page...

What is covered

	 Bronze	 Silver	 Gold
<p>Emergency expenses abroad</p> <p>If you take your pet abroad, we will pay for extra accommodation, the additional cost of returning to the UK and other expenses you have to pay during your trip, if your return is delayed by:</p> <ul style="list-style-type: none">• your pet needing emergency medical treatment;• your pet's healthcare certificate being lost, stolen or destroyed; or• your pet being lost.	✗	Optional	✓
<p>Holiday cancellation or cutting short your trip</p> <p>We will pay the cost of any travel and accommodation that you don't use, and any additional travel costs you have, as a result of having to cancel your holiday or cut it short due to your pet:</p> <ul style="list-style-type: none">• needing lifesaving medical treatment; or• dying or having to be put to sleep. <p>This cover applies when you are on holiday without your pet.</p>	✗	Optional	✓
<p>Quarantine expenses</p> <p>We will pay the cost of your pet going into quarantine kennels if it can't travel due to illness, despite you meeting the PETS travel scheme rules.</p> <p>We will also pay the cost of quarantine kennels if your pet can't travel due to its microchip not scanning.</p>	✗	Optional	✓
<p>Loss of healthcare certificate or pet passport</p> <p>We will pay the cost of replacing your pet's health certificate or pet passport if the original is lost, stolen or destroyed during your trip, or if you need a new one following a microchip failure.</p> <p>This only applies to the health certificate or pet passport issued by a vet authorised by the UK Government.</p>	✗	Optional	✓
<p>Repeat tapeworm treatment</p> <p>We will pay the cost of your pet's repeat tapeworm treatment if your return to the UK is delayed by your carrier and the worming treatment is no longer valid as a result.</p>	✗	Optional	✓

What is not covered

- We** will not cover the following.
1. Anything that **we** have listed as not covered in the **vet fees** section of this policy.
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2. Any claim if **you** have not kept to the rules of the PETS travel scheme (including conditions set by a carrier, any **UK** authority or an equivalent authority in the country **you** are visiting).
3. More than three trips in a year or any trip that is longer than 60 days.
4. Costs of meeting the conditions of the PETS travel scheme, including any checks required by **your** carrier or any other organisation.
5. The cost of bringing **your pet** back to the **UK** if it dies abroad.
6. Any costs **you** or **your family** can claim back from elsewhere (for example, through **your** travel insurance).
7. Costs of cancelling **your** holiday if **your pet** dies or is given lifesaving treatment more than seven days before **you** should leave.
8. Holidays booked less than 28 days before departure.
9. Any claim resulting from an **illness** or **injury your pet** had before **you** booked **your** holiday.
10. Any claim resulting from an **illness** or **injury** that **you** or **your vet** was aware of or suspected before **you** booked **your** holiday.
11. Claims for microchip failure if the microchip was not fitted, tested and working, or does not meet ISO standards 11784/11785.
12. Any health certificate or pet passport that is lost, stolen or destroyed before **your** departure.
13. Any health certificate or pet passport that is lost, stolen or destroyed if **you** do not report this to the issuing **vet** within 24 hours of discovering the loss.
14. Any loss that is a result of changing currency.

How to make a claim

We hope **your pet** has a long and happy life, but unfortunately this is not always the case. If something happens, **we** want to help **you** as soon as possible. This section will guide **you** through how to make a claim and the information **we** might need.

24hr vet advice

If **you** are concerned about **your pet**'s health, **you** can contact **our vet** advice line on 0330 0600 647. The line is free to **our** customers and is open 24 hours a day.

Contact **our** claims team to provide full details of **your** claim. Do this as soon as possible and always within 90 days of the incident or first **veterinary treatment**. If a claim relates to **third-party liability**, **you** must report it immediately. Any delay in reporting **your** claim may make it more difficult to assess **your** claim.

Please see the table below for **our** contact details.

Online	www.policyexpert.co.uk/claims
Phone	0330 0600 630
Email	pet-claims@policyexpert.co.uk
In writing	Customer Relations Policy Expert Maxim 10 12 Parklands Avenue Holytown Motherwell ML1 4WQ
Pet loss service	0330 0600 647

Claims conditions

You must co-operate with **us** in investigating and assessing any claim or circumstances which may lead to a claim. This may include confirming the information **you** gave **us** when **you** applied for this insurance and when **you** renewed **your** policy. Please have this and **your** policy number ready when **you** contact **us**.

You must be honest when making any claim. **We** will not have to pay any claim if **you** use any false, fraudulent or stolen documents or devices or make any false or misleading statements in connection with that claim.

You agree to provide, at **your** own expense, any information and documents that **we** might reasonably need to process **your** claim, as set out in the following sections.

If **you** have any legal rights against another person in connection with a claim, **we** may take legal

action against them in **your** name and at **our** expense. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to, including by providing any documents, written statements and the names and addresses of the people involved, or by attending court.

Terms and conditions apply to each cover. **You** can read these in the **What's covered** section on page 10.

For vet fees claims

If **your pet** has been ill or injured and has needed **veterinary treatment**, **you** can make a claim for a one-off or ongoing treatment which **your pet** has already received.

To help **us** process **your** claim quickly, please send **us** any invoices or receipts for the treatment as soon as possible.

You agree that **we** can contact **your** current or previous vets or veterinary practices and that **you** will give them permission to discuss **your pet's** medical details and history with **us**. **You** also agree that **we** can share **your** policy details with **your vet** and any **registered professional**.

If **your vet** and **we** agree to do so, **we** may be able to pay **your vet** direct.

We have the right to get a second opinion on any treatment under this section of cover.

Excess and co-payment on vet fees claims

Excess – **Your** excess is the amount **you** have to pay towards each **illness** or **injury your pet** suffers. If any treatment of an **illness** or **injury** carries over into a new **period of insurance**, **you** will have to pay **your** excess again.

If **your pet** is unlucky enough to suffer multiple **injuries** or **illnesses** that aren't related and are treated at the same time each separate **illness** or **injury** will have a its own separate excess.

Co-payment – **Your** co-payment is the amount **you** must pay after the excess has been deducted from **your** claim. It is a percentage of the claim amount remaining after the excess has been deducted. Co-payments apply only to claims for **vet fees**.

For example: If **your** total accepted claim is £1,000, **we** will deduct the excess **you** have agreed, then work out **your** co-payment. **We** then add the excess and **your** co-payment together to work out how much **you** must pay. After **we** have deducted **your** payment from the claim amount, **we** will pay everything that is left. **You** can choose the levels of the excess and co-payment that apply to **your** policy. In the example below, the excess is £100 and the co-payment is 10%.

Total vet fees are £1,000	We pay	You pay
Your excess		£100
Your co-payment, which is 10% of the remaining amount (£900)		£90
We pay the rest of the claim (£1,000 minus £190)	£810	
Total payments	£810	£190

For third-party liability claims

If **you** know or suspect that **your pet** dog has been involved in an incident which could lead to a third-party claim, contact **us** immediately. **You** must not, under any circumstances, admit liability or responsibility, or negotiate or settle any part of a liability claim without first getting **our** permission in writing.

If someone is holding **you** or **your family** responsible for damage to their property or for **injury** to them, **you** must tell **us** immediately and give **us** full details in writing. **You** must send **us** any letter, claim form, writ, summons or other legal document immediately after **you** receive it. Do not answer these and do not admit liability.

You must co-operate with **us**, the legal representative **we** choose for **you**, and anyone representing **us**.

You will have to pay **your** excess for any third party liability claim, this is different to your standard **vet fees** excess. See **your** schedule for more information. There is no co-payment for third party liability claims.

We know that this can be a difficult and stressful time, and **we** are here to help. Please give **us** the following details to help **us** do this.

- The date and time of the incident
- What happened, including details of any injuries or damage caused
- The name and contact details of anyone who was hurt
- The name and contact details of any witnesses
- Any photos taken at the time

For emergency boarding and minding claims

We will need:

- a medical certificate or confirmation from **your** treating doctor, showing the dates of **your** hospital stay; and
- receipts showing the dates and the daily cost of the boarding or minding **your pet** received.

For missing pet claims

Sometimes pets go missing or get lost. If this happens, **we** want to help **you** find **your pet** as quickly as possible. **You** must report **your pet** as missing to **your** local rescue centres, veterinary practices and microchip provider. If **you** suspect that **your pet** has been stolen, **you** must also report it to the police. The more **you** can do the easier it will be to get **your pet** back to **you**.

If **you** are claiming for the costs of advertising, **we** will need:

- all receipts for advertising costs;
- a copy of any adverts that were made to help find **your pet**;
- the crime reference number, if **your pet** has been stolen; and
- **your pet's** microchip number.

If **you** are claiming for the cost of a reward, **we** will need:

- details of where and how **your pet** was found;
- a receipt for the amount **you** paid as a reward (the receipt must include the full name and address of the person **you** paid the reward to, and **you** must get their permission before giving their details to **us**);
- the crime reference number, if **your pet** was stolen; and
- **your pet's** microchip number.

For farewell cover claims

We know how awful losing a pet can be, and **we** are here to help. Whether **your pet** dies or is permanently lost, it is always difficult to say goodbye.

Pet loss support service

With **our** free and confidential support line, **we're** here for **you** so **you** never have to worry about facing the loss of **your pet** alone. If **you'd** like to speak to someone, **you** can reach **our** fully trained team on 0330 0600 647.

The pet loss service is available to all of **our** customers, even if **you** haven't bought **farewell cover**.

If **your pet** is lost as a result of theft or straying, **we** will need:

- the receipt showing the price **you** paid to buy or adopt **your pet**;
- **your pet's** vaccination certificate;
- a copy of any adverts that were made to help find **your pet**;
- the crime reference number, if **your pet** was stolen; and
- evidence that **you** have reported the loss or theft to the local authorities, **your vet** and local veterinary practices and, if **your pet** is a dog, the local council dog warden.

If **your pet** returns after **we** have paid a claim for loss due theft or straying, **you** must repay the full amount **we** paid.

If **your pet** needs to be put to sleep, **we** will need:

- the receipt showing the price **you** paid to buy or adopt **your pet**; and
- evidence that **your pet** was put to sleep to prevent suffering (for example, a letter from **your vet**).

For holiday cover claims

If **you** take **your pet** abroad and something goes wrong, or **you** need to cancel or cut short **your** trip, **we** need **you** to provide the following information before **we** can help **you**.

If **you** are claiming due to **holiday cancellation or cutting short your trip**, **we** will need the following.

- A booking invoice showing the date **you** booked **your** holiday, the dates of **your** holiday, details of the other people on the holiday or trip, and the total cost of the holiday
- **Your** receipt from this holiday
- A cancellation invoice from **your** travel agent, tour operator or holiday sales company showing when **you** cancelled and how much **you** were refunded

For other **holiday cover** claims, **we** may need the following.

- An invoice showing the **vet fees abroad** or the cost of **repeat tapeworm treatment** (or both)
- An invoice showing the cost of **quarantine expenses** due to **your pet's illness**
- If **you** are claiming **emergency expenses abroad**, confirmation from a **vet** that **your pet** is too ill to travel
- If **you** are claiming for the theft of **your pet's healthcare certificate or pet passport**, evidence showing that **you** reported the theft to the police
- If **you** are claiming for the loss, including theft, of **your pet's healthcare certificate or pet passport**, confirmation that **you** informed the issuing **vet** within 24 hours of the loss

You must also show that **you** cannot claim any of the above through **your** travel provider or travel insurance.

Any claim for treatment outside of the **UK** will only be paid to a bank account registered in the **UK**.

General conditions

The following conditions apply to all sections of this policy.

Providing accurate and complete information

A copy of the questions and answers that **you** gave **us** is available in **your** account on **our** website, or **you** can ask **us** for a printed copy. **You** must check this information carefully and let **us** know immediately if any of the information **you** have given **us** is incorrect.

Under the Consumer Insurance (Disclosure and Representations) Act 2012, when taking out or varying this policy **you** must take reasonable care to give accurate and complete answers to all questions **we** ask and make sure that all information **you** give **us** is true and correct.

It is important that the information **you** provide is correct. If **we** find that it is not correct, **we** may:

- cancel **your** policy;
- refuse to pay any claim;
- pay only part of a claim;
- reassess **your** premium;
- alter the level of **your** cover; or
- treat **your** policy as though it had never existed.

Changes in your circumstances we need to know about

You must tell **us** about any changes to the answers **you** gave **us** when taking out this policy and any changes in **your** circumstances which happen during the **period of insurance**.

It is important that **you** tell **us** about a change before it happens or as soon as **you** know about it.

Here are some examples of changes that **you** must tell **us** about.

- If **you** change address
- If **you** are no longer the keeper and owner of **your pet** or it no longer lives with **you**
- If **you** take **your pet** to work with **you**, or any part of **your** home (including outdoor spaces and outbuildings) is used for business purposes (including client visits)
- If **your pet** is used for commercial breeding, security, guarding, track racing, coursing, showing or hunting, is used to make money, or is used in connection with a business

When **you** tell **us** about a change, **we** will let **you** know if it will affect **your** insurance. For example, **we** may change the terms of **your** insurance or **your** premium, or **we** may cancel **your** insurance in line with the **Cancellation** section below.

If **you** realise that information **you** have provided is inaccurate and **you** don't tell **us**, or if **you** fail to tell **us** about any changes to **your** circumstances, **we** will not pay **your** claim and **we** may cancel the policy in line with the **Cancellation** section below or treat it as if it had never existed.

Caring for your pet

We know that **you** love **your pet**, and it is **your** responsibility to keep it healthy. This includes:

- taking **your pet** for standard **routine treatment**;
- asking a **vet** for advice if **you** notice a change in **your pet**'s usual physical, mental or emotional well-being;
- following **your vet**'s advice;
- being aware of the acceptable weight range for **your pet** and keeping **your pet** within this range;
- being a responsible owner and making sure **your pet** is not a danger to itself or others; and
- taking precautions in **your** home, garden or any other place **your pet** visits to keep **your pet** safe from **accident, injury** or **illness**.

Cancellation

If **you** decide that this policy does not meet **your** insurance needs for any reason, **you** can cancel it at any time by contacting **us** using the details below.

Phone	0330 0600 627
Email	pet@policyexpert.co.uk
In writing	Policy Expert Floor 1, Exchange House 450 Midsummer Boulevard Milton Keynes MK9 2EA

Our refund and fees policy

If **you** cancel this policy within 14 days of the start date (the cooling-off period), as long as **you** have not made a claim, **you** will be entitled to a full refund of **your** premium. If **you** have made a claim, **we** will not refund any premium.

If **you** cancel this policy after 14 days, **you** will be entitled to a refund of any premium **you** have paid for the **period of insurance** that has not yet passed. **We** will not refund any premium if **you** have made a claim in the **period of insurance**.

Our right to cancel your policy

We have the right to cancel **your** policy at any time if there is a valid reason for doing so (for example, if **you** haven't given **us** the correct information or if **you** have used threatening behaviour or language towards **our** staff or suppliers). If **we** decide to cancel **your** policy, **we** will send **you** 14 days' notice to the last address **we** have on file for **you**.

If **you** have committed fraud the policy will end, without notice, from the time of the fraudulent act.

We will tell **you** **our** reason for cancelling the policy.

You will be entitled to a refund of any premium **you** have paid for the **period of insurance** that has not yet passed. **We** will not refund any premium if **you** have made a claim in the **period of insurance** or if **your** policy was cancelled due to fraud.

We do not have to accept any application **you** make to renew the insurance.

Contracts (Rights of Third Parties) Act

Any person, company or business who is not named on this policy will not have any rights to enforce any terms or conditions of this policy. This will not affect any other rights that person, company or business has apart from under this act.

Fraud

In order to protect **our** customers from the cost of fraud, **we** work to detect and prevent fraud.

We expect **you** and **your family**, and anyone acting for **you**, to act honestly.

If **we** find that **you** deliberately or recklessly provided **us** with false or misleading information when taking out or making changes to **your** policy, this could affect **your** insurance cover and any claim **you** make.

We may treat this policy as if it had never existed (it will become void), refuse to pay all claims, and not return the premium **you** have paid.

We will write to **you** if **we** intend to treat this insurance as if it never existed.

If **you** make a fraudulent claim under this policy, **we**:

- do not have to pay the claim;
- may recover from **you** any amounts **we** have paid **you** in connection with the claim; and
- may treat the policy as if it had ended at the time of the fraudulent act.

We will give **you** notice if **we** plan to do any of the things listed above.

If **we** treat the policy as if it had ended at the time of a fraudulent act, **we**:

- will not be liable to **you** for any loss, damage, injury or liability which arose after the time of the fraudulent act; and
- do not have to return any premiums **you** have paid.

We have the right to recover from **you**, or **your family**, **our** and **our** representatives' costs in investigating any fraudulent claim.

If this insurance becomes void because of fraud or **we** suspect that a crime may have been committed in connection with this policy, **we** have the right to tell the police or other relevant authority and to cancel any other insurance policies that **you** have with **us**.

Law that applies

This policy is governed by the laws of England and Wales and any disputes relating to it will be dealt with by the courts of England and Wales.

Other insurance

We will not pay any claim that would be covered under any other insurance policy if this policy had not existed.

However, once the other insurance cover has all been used up, **we** will pay the remaining amount of **your** claim. If there is more than one insurance policy in place, the total amount **you** receive under all policies cannot be more than the amount **we** would have to pay if **you** had only this policy.

Premium payments

If **we** have not been able to collect a premium payment, **we** will contact **you** to ask for the payment by a specified date. **We** will give **you** at least 14 days' notice, in writing, if **we** intend to cancel **your** insurance because **we** have not received a payment.

If **you** do not pay by that date, **we** will cancel **your** policy immediately and tell **you** **we** have done this.

We will not pay any claim made under this policy unless **you** have paid the premium due to **us**.

Renewal

During the month before **your** policy is due to end, **we** will let **you** know by phone, letter or email if **we** can continue to offer **you** insurance. If **your** policy is not renewed, cover will stop at the end of the **period of insurance** shown in the schedule.

If **we** offer to renew **your** current policy, **we** may be able to arrange this using the payment details **we** already hold for **you** (unless **you** have told **us** otherwise). **We** refer to this as 'automatic renewal'.

We will always tell **you** whether or not **we** intend to renew **your** cover automatically. This does not affect **your** right to cancel this policy in line with **our** cancellation policy.

Our renewal offer will include the premium and any changes in the terms and conditions that will apply for the next **period of insurance**.

If **you** do not want to renew **your** insurance, please let **us** know before the renewal date of **your** policy.

If **we** cannot offer to renew **your** policy, **we** will write to **you** at the last address **we** have on file for **you**.

We strongly advise **you** to review **your** policy each year to make sure **you** have suitable cover in place.

Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit 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.

General exclusions

The following exclusions apply to all sections of **your** policy.

Your pet

There is no cover under this policy if any of the following apply.

- **Your pet** is less than six weeks old, or less than eight weeks old if sold by a licensed breeder.
- **Your pet** dog is used as a working dog, including if it is used for commercial breeding purposes, security, guarding, track racing, coursing or hunting, or is used in connection with any business, trade, profession or occupation.
- **Your pet** dog must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this act, or the Dangerous Dogs (Northern Ireland) Order 1991.
- **Your pet** dog is an Aksaray Malaklisi, Alapaha Blue Blood Bulldog, American Bulldog, American Bully, American Pit Bull Terrier, Bully Kutta, XL Bully, Calupoh, Caucasian Shepherd Dog, Central Asian Shepherd Dog, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogo Sardesco, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Kangal Shepherd Dog, Kombai, Kurdish Mastiff, Presa Canario, Saarloos Wolfdog, Tosa, Volkosob, any wolf hybrid or any dog crossed with these breeds.
- **Your pet** cat is, or is crossed with, a Munchkin (wiener cats), Scottish Fold, a feral cat, any breed of wild cat or any cat that **you** need a wild animal licence to keep.

We also do not cover **pre-existing conditions**, or **illnesses** which **your pet** has symptoms of within the first 14 days of the start of this policy.

Notifiable diseases

We will not pay any claims or costs if **your pet** suffers from a notifiable disease as listed in the Animal Health Act, such as rabies or foot and mouth disease.

We also will not pay for the treatment of any **illnesses** caused by an epidemic, pandemic or notifiable disease declared by the World Health Organisation.

Deliberate acts

There is no cover under this policy for loss, damage or liability caused intentionally or maliciously by:

- **you** or **your family**;
- anyone acting on **your** behalf; or
- anyone who is lawfully in **your** home.

Deliberate acts include:

- ignoring **your vet's** advice;
- not getting a **vet's** advice when needed; or
- not having a yearly veterinary check-up for **your pet**.

Laws and regulations

There is no cover under this policy for loss, damage or liability directly or indirectly caused by any illegal activity carried out by:

- **you** or **your family**;
- anyone acting on **your** behalf; or
- anyone who is lawfully in **your** home.

There is no cover under this policy:

- if **you** do not keep to any law or regulation relating to owning or keeping **your pet**, including **UK** legislation relating to importing animals and animal health;
- for fines from criminal courts or acts of parliament;
- for costs associated with mass vaccination required by the Government or an official body;
- for claims as a result of a restriction put on **your pet** by DEFRA; or
- for **your pet** being confiscated or destroyed by the Government or a public body under the Animals Act 1971, Control of Dogs Order 1992 or the Dogs (Protection of Livestock) Act 1953, or any further amendments to these acts.

Territorial limits

We will not pay claims outside the **UK**, unless **you** have **holiday cover**. If **you** have **holiday cover**, **vet fees** cover is extended to include European Union countries within the PETS travel scheme. **Your** schedule will show whether **holiday cover** is included in **your** policy.

War risks

We will not pay any claims relating to loss or damage directly or indirectly caused by, resulting from or arising in connection with war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, violent uprising against a government, military power or overthrowing of power, or **your** belongings being confiscated, nationalised, taken, destroyed or damaged under the order of any government or other authority.

Terrorism

We will not pay any claims relating to loss, damage or liability directly or indirectly caused by or in connection with any act of terrorism, regardless of any other cause or event.

The definition of terrorism follows the interpretation as set out in the Terrorism Act 2000, or any amendments to that act, and includes anything the Government or a **UK** court considers to be an act of terrorism.

Radioactive contamination

We will not pay any claims relating to loss, damage, legal liability, cost, expense or another amount directly or indirectly caused by, contributed to by or arising from any nuclear energy or radioactivity of any kind, including, but not limited to, any of the following.

- Ionising radiation from or contamination by radioactivity from any nuclear fuel, from any nuclear waste or from burning nuclear fuel.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component.
- Any weapon or device which uses atomic or nuclear fission or fusion (or a similar reaction), or radioactive force or matter.

This exclusion applies regardless of any other cause or event.

How to make a complaint

We aim to give **you** the best possible service but if **you** have any concerns about this insurance or the way in which **we** have handled **your** claim, **you** should follow the complaints procedure set out below.

Whenever **you** contact **us**, please quote **your** policy number to help **us** provide a quick and efficient response.

If **your** complaint is about **your** policy or the way the policy was sold to **you**, please contact:

Write	Customer Relations Policy Expert Floor 1, Exchange House 450 Midsummer Boulevard Milton Keynes MK9 2EA
Phone	0330 0600 627
Email	pet-complaints@policyexpert.co.uk

If **your** complaint is about the way **we** have handled **your** claim, please contact:

Write	Customer Relations Policy Expert Maxim 10 12 Parklands Avenue Holytown Motherwell ML1 4WQ
Phone	0330 0600 630

We aim to deal with all complaints within three working days of receiving them. If this is not possible, **we** will acknowledge **your** complaint within five working days. **We** will try to send **you** a final response within four weeks of receiving **your** complaint, but if **we** are not able to do this, **we** will send **you** an update and to send **you** a final response within eight weeks.

If **you** are not satisfied with the way **we** have dealt with **your** complaint, or more than eight weeks have passed since **we** received **your** original complaint, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an impartial complaints service, which is free for customers to use. Taking **your** complaint to the FOS does not affect **your** right to take **your** dispute to the courts. For more details on how the FOS can help **you**, visit their website at www.financial-ombudsman.org.uk.

You can contact the Financial Ombudsman Service at:

Write	The Financial Ombudsman Service Exchange Tower Harbour Exchange London E14 9SR
Phone	0800 023 4567
Email	complaint.info@financial-ombudsman.org.uk

You have six months from the date of **our** final response to refer **your** complaint to the FOS.

The FOS can only consider **your** complaint if **you** have already given **us** the opportunity to deal with it.

Our regulatory information

Your insurers

We have arranged this insurance with the following **authorised insurers**.

Accredited Insurance (UK) Limited

Accredited Insurance (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FRN: 996452). Accredited Insurance (UK) Limited's registered office is at 70 Fenchurch Street, London, EC3M 4BR. UK Companies House registered number: 14832445.

Bridgehaven Specialty UK Limited

Bridgehaven Specialty UK Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FRN: 978895). Bridgehaven Specialty UK Limited's registered office is at 70 Gracechurch Street, London, EC3V 0HR. UK Companies House registered number: 12782688.

Insurer liabilities

Each of **our authorised insurers** is liable for only the proportion of liability they have underwritten. None of **our authorised insurers** is responsible for any liability underwritten by any other of **our authorised insurers** under any circumstances.

Financial Services Compensation Scheme

Our authorised insurers are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

You can get more information about compensation scheme arrangements from the FSCS, or **you** can visit www.fscs.org.uk.

Protecting your personal information

The details provided here are a summary of how **we** and **our authorised insurers** collect, use and store **your** information. If **you** would like to read **our** full privacy policy, please visit **our** website at www.policyexpert.co.uk/privacy-policy.

Or **you** can contact **our** Data Protection Officer at: QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

If **you** would like to read Accredited Insurance (UK) Limited's full privacy policy, please visit their website at www.accreditedinsurance.com/privacy-notice-europe-uk.

Or **you** can contact Accredited Insurance (UK) Limited's Data Protection Officer at 70 Fenchurch Street, London, EC3M 4BR.

If **you** would like to read Bridgehaven Specialty UK Limited's full privacy policy, please visit their website at www.bhvn-ins.com/privacy-policy.

Or **you** can contact Bridgehaven Specialty UK Limited's Data Protection Officer at 70 Gracechurch Street, London, EC3V 0HR.

Collecting your information

When **you** ask **us** about or buy insurance cover, or make a claim, **we** will ask **you** to provide personal information to **us** and **our authorised insurers**. **We** also collect information about **you** from other sources, including information about how **you** interact with **our** websites, and publicly available information about **you** (and **your** family, if provided).

Using your information

The main reason **we** collect **your** personal information is because **we** need to provide the appropriate insurance cover to **you**.

We will process **your** information fairly for the purposes of carrying out a contract, keeping to certain legal obligations which **we** have, and for legitimate business reasons in line with data protection legislation, including managing **your** policy, managing claims, preventing fraud and to allow **us** to provide selected marketing communications.

Sharing your information

We may share the information **you** provide with a number of other interested organisations. This may include other insurers, regulators, industry bodies, public authorities, and fraud-prevention and credit-reference agencies.

Keeping and storing your information

We'll only keep **your** information for as long as is necessary to provide **our** products and services and to meet **our** legal and regulatory obligations. **Our authorised insurers** may sometimes use providers and organisations outside the United Kingdom or European Economic Area (EEA) to help manage insurance policies.

Although some countries outside the EEA do not provide the same level of data protection as the United Kingdom, **our authorised insurers** will always make every reasonable effort and take any required legal steps to make sure **your** personal information is properly protected.

We may monitor and record communication with **you** (such as phone calls and emails) for quality-control, training and fraud-prevention purposes, and to make sure **we** are keeping to all regulations that apply.

Your rights

You have a number of rights relating to the information **we** hold about **you**. These include accessing **your** information, updating **your** information, restricting the processing of **your** information and unsubscribing from marketing communications.

Full details of **your** rights are set out in **our** and privacy policy and the privacy policies of **our authorised insurers'** privacy policies.

You also have the right to complain directly to the Information Commissioners Office (ICO) whose details can be found at www.ico.org.uk

Policy Expert is a trading name of QMetric Group Limited.

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