

Your Pet Cashplan Policy

In conjunction with UK General Insurance Limited

Many thanks for taking out an Emerald Life policy for your pet. We hope this policy meets your needs and that, if you do need to use the policy, you and your pet enjoy excellent service.



EMERALDLIFE



CHAIRMAN'S MESSAGE

In conjunction with UK General Insurance Limited

Many thanks for taking out an Emerald Life policy for your pet. We hope this policy meets your needs and that, if you do need to use the policy, you and your pet enjoy excellent service.

As pet lovers ourselves, we hope that you do not have a reason to make a claim. However, if you do, you can rest assured we are committed to giving you excellent and understanding service from our specialist team of claims advisors.

We are proud to have established Emerald Life as part of efforts everywhere to challenge discrimination and prejudice, encourage open diversity and to offer equality of service in all its forms.

We have worked with UK General Insurance to create a policy that we hope does that and we value and welcome your feedback. The details of our dedicated claims and sales teams can be found on page 12 of this policy document and all queries relating to these issues will be handled with the utmost care and professionalism. If you have any comments, please free to contact me directly. My details are below.

For and on behalf of Emerald Life

Steven A. Wardlaw, Chairman | EMERALD LIFE | steve@emeraldlife.co.uk

www.emeraldlife.co.uk

IMPORTANT CONTACT DETAILS

Policy Queries:

Email: customerservice@emeraldlife.co.uk

Tel: 0330 131 9950

Claims:

Email: pet@emeraldlifeclaims.co.uk

Tel: 0330 041 2193

Scheme name: Emerald Life Pet Plan

Scheme Number: 06147A



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INTRODUCTION: ENSURING YOU ARE COVERED

This policy is arranged by Emerald Life Limited and underwritten by UK General Insurance Ltd on behalf of Surestone Insurance DAC. Surestone Insurance DAC is registered in the Republic of Ireland, number 340407, registered office: Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4.

Emerald Life Limited is an Appointed Representative of UK General Insurance Limited, which is authorised and regulated by the Financial Conduct Authority. Surestone Insurance DAC is registered in the Republic of Ireland and authorised and licensed by the Central Bank of Ireland. This can be checked by visiting www.registers.centralbank.ie.

This contract of insurance is between **You** and **Us**, and is made up of this policy wording and **Your Schedule**. It is based on the statements and information **You** gave **Us** or the information that was given on **Your** behalf when **You** requested the insurance. **We** used certain parts of that information to assess the cover **We** would provide for **You** and to set the premium and policy conditions required for that cover. **You** must check this information carefully and let **Us** know immediately if any part of the information **You** gave **Us** is wrong or has changed.

You should read this policy and **Your Schedule** together. Words with specific meanings are defined below. If **Your** insurance needs to change or any of the information on which the contract is based changes, **We** might need to alter the policy. Under the policy conditions, **You** must inform **Us** about any changes. **We** will update **Your** policy every time **We** agree to an alteration. **We** will give **You** a new **Schedule** each time **We** renew **Your** policy or make an alteration. **We** agree to insure **You** under the terms and conditions set out in this policy and the sections shown in the **Schedule** for loss or damage that happens during the **Period of Cover**. **Your Schedule** advises which sections of this policy apply.

We are very flexible and can assist **You** in making changes to **Your** cover. **You** can go online at www.emeraldlife.co.uk and make the changes in the 'My Account' section, email **Us** at customerservice@emeraldlife.co.uk give **Us** a call on 0330 131 9950 and **We** will update **Your** cover where possible, which may involve a change in **Your** premium.

Your policy remains in force subject to **You** paying the requested premium and keeping to the conditions of **Your** policy.

We have not provided **You** with a personal recommendation as to whether this policy is suitable for **Your** specific needs.

In return for accepting **Your** premiums, **We** will provide **You** with the benefits applicable to **Your** selected cover subject to the terms and conditions of the policy.

Pet Cashplan offers three Accident and Illness Cover Options for cats and dogs as follows:

- Cover Option 1 - **Accident**
- Cover Option 2 - **Accident** and **Illness** Essential
- Cover Option 3 - **Accident** and **Illness** Plus

Details of the option **You** have chosen are shown on **Your Schedule** which was issued to **You** when **You** purchased **Your** policy.

CLAIMS UNDER AN EMERALD LIFE POLICY: WHAT WE PROMISE TO DO

We know that the real proof of insurance comes when **You** have to make a claim. **You** need to know that, when something goes wrong, **Your** claim will be handled promptly and by experienced claims handling staff. **We**, together with **Our** service partners, have a commitment to meeting and exceeding client expectations. **We** work with service partners to ensure that standards of service, such as the time it takes to respond to **Your** claim, and the quality of the correspondence involved, are of highest possible level. **We** are all committed to diversity within **Our** organisations, and continue to work with our call-centre and claims handlers in this regard..

YOUR RIGHTS TO CANCEL THIS POLICY

We hope that **You** are happy with the cover this policy provides. However, **You** have the right to cancel it during a period of 14 days after either the day of purchase of the contract, or 14 days after the day on which **You** receive **Your** policy documentation whichever is later. If **You** do wish to cancel within the 14 day period, **You** will be entitled to a full refund of the premium paid.

If **You** wish to cancel **Your** policy after the initial 14 days, **You** will be entitled to a pro-rata refund of any pre-paid premiums.





MAKING YOURSELF HEARD

It is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care. It is **Our** intention to give **You** the best possible service, but if **You** do have any concerns about this insurance or the handling of a claim, **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint or would like to give feedback, please follow the procedure below. In all correspondence please state that **Your** insurance is provided by **UK** General Insurance Limited and quote scheme name Emerald Life **Pet** Cashplan insurance reference 06147.

If You are not happy with the service, or You would like to tell Us about something We did well, then please let Us know Your feedback:

About the sale of the insurance:

Emerald Life Customer Services
2 Melford Court, The Havens
Ransomes Europark
Ipswich, Suffolk, IP3 9SJ

Tel: 0330 131 9960

Email: customerservice@emeraldlife.co.uk

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day your complaint will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If **You** are not happy with the response or **Your** complaint has not been resolved within eight weeks, **You** have the right to ask the Financial Ombudsman Service to review **Your** complaint.

Their contact details are:

The Financial Ombudsman Service
Exchange Tower

London, E14 9SR
Tel: 0800 023 4 567
Mob: 0300 123 9 123

These procedures do not affect **Your** legal rights. The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights, contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME: FAILURE OF YOUR INSURER

Surestone Insurance DAC is covered by The Insurance Compensation Fund in Ireland.

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund. **You** may obtain more information about the Insurance Compensation Fund by visiting the Central Bank of Ireland's website at www.centralbank.ie.

IMPORTANT NOTICE TO CUSTOMERS: WHAT WE EXPECT FROM YOU

If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **You** will forfeit all rights under the policy. In these circumstances, **We** reserve the right to retain the premium **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **Your** details to the relevant authorities. The terms and conditions of this insurance policy do not affect **Your** statutory rights. For further information about **Your** statutory rights, please contact **Your** local authority Trading Standards Department or the Citizens Advice Bureau.

DEALING WITH OTHER PEOPLE

It is **Our** policy to deal with **Your** spouse or partner who calls **Us** on **Your** behalf, provided they are named on the policy. If **You** would like someone else, who is not named on the policy, to deal with **Your** policy on **Your** behalf on a regular basis please let **Us** know and **We** will assist **You** if **We** can. If **You** have any questions regarding the above, please contact **Us** at customerservice@emeraldlife.co.uk or on 0330 131 9950.





GOVERNING LAW

This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

INFORMATION THAT YOU PROVIDE TO US

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions when **You** apply for cover and to make sure that all information supplied to **Us** is true and correct.

Your responsibility to answer questions truthfully and accurately also applies when **We** contact **You** at the annual renewal of **Your** policy, or if **You** wish to make any changes to **Your** policy during the **Period of Cover**, or if **You** make a claim under this policy. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your** policy is invalid and that it does not operate in the event of a claim; please refer to 'General Conditions' for more information.

ELIGIBILITY

1. **Your Pet** is eligible for cover once it is eight weeks old;
2. There is no upper age limit by which **Your Pet** must start cover or will no longer be eligible for cover;
3. **Your Pet** must be in good health and free from **Injury** and **Illness** when proposed for cover. If this is not the case, any **Condition You** know about (or should have known about) when making the proposal, must be disclosed. Failure to disclose information regarding any Pre-Existing Conditions or Injuries at policy inception, may result in any future claims being declined and **Your** policy declared invalid;
4. **Your Pet** will remain eligible for cover whilst **You** continue to pay the premium and **You** comply with the terms and conditions of the policy;
5. This policy only applies in the **UK** and is not transferrable.

DURATION OF CONTRACT

This is a 12 month contract. **Your** policy benefits and premium are fixed for the twelve month **Period of Cover**, with the exception of any Government imposed changes to insurance premium tax or any other tax which may be required.

We review benefits and premiums annually at the renewal of **Your** policy. One month prior to the annual renewal of **Your** policy, **We** will tell **You** about any changes to **Your** premium or **Your** policy terms for the next twelve month **Period of Cover**.

Your cover will continue as long as **You** pay the premium when due. **Your** cover will end if **You** or **We** cancel **Your** policy or **You** no longer own the **Pet**.



DEFINITIONS

The following words shall have the meanings given below wherever they appear in this booklet in bold type and Capitalised:

Accident	A sudden, unexpected, Specific Event that results in an injury to Your Pet .	Treatment	Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care provided by a Vet or veterinary practice following instruction from a Vet for the presenting Condition .
Condition	Any Illness or Injury , or Clinical Signs of these in Your Pet .	Schedule	The personalised document issued by Us which sets out the details of Your cover, premiums and the name of Your Pet and details of the cover option You have selected and which should be read in conjunction with the terms and conditions of this policy booklet.
Clinical Signs	Any changes in the normal healthy state of Your Pet , its bodily functions or its behaviour.	Specific Event	Impacts with vehicles; falls; impacts with static objects; ingestion of foreign objects, water or harmful substances; snake, arachnid and insect bites; burns and electrocution; and the actions of other animals.
Damage	Broken bones, fractures and dislocations, wounds and punctures, cuts, abrasions, lacerations, bruises, and torn or broken, muscles, tendons and/or ligaments.	Start Date	The date shown on Your Schedule when cover for Your Pet commenced under this policy.
End Date	The date Your cover ceases because You fail to pay the premium when due; or You or We cancel Your policy; or You no longer own the Pet .	UK	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Illness	Disease, sickness, abnormality, infection or other Clinical Signs not caused by an Injury .	Vet	A qualified Veterinary Surgeon currently registered with the Royal College of Veterinary Surgeons to practice in the UK .
Injury	Identifiable Damage to one or more parts of the body of Your Pet , as a result of one accident and includes all directly related problems arising specifically as a result of that Accident .	Vet's Invoice	The document provided by Your Vet which details the Illness or Injury suffered by Your Pet , along with Treatment details and which confirms that You have paid the Vet for the cost of any such Treatment , for the Condition and costs detailed on that invoice in relation to Your Pet .
Period of Cover	The twelve months from the start date to the renewal date as shown on Your Schedule .	We, Us, Our, Insurer	UK General Insurance Limited on behalf of Surestone Insurance DAC.
Pet	The dog or cat owned by You specifically named in the Schedule which attaches to this policy wording.	You, Your, Yourself	The person named in the Schedule as the policy holder.
Pre-Existing Condition	An Illness or Injury or any complication directly attributable to that Illness or Injury , which has been investigated by a Vet or is otherwise known to You . This includes any Illness , Injury or condition that Your Pet has suffered from, or required medication for, or treatment for, or a review or check-up, or surgery or tests, prior to the Start Date of the insurance. This also includes any symptom You are aware of prior to the Start Date - regardless of whether You consulted a Vet or not - but where subsequent diagnosis occurs after the Start Date .		





OPTION ONE – ACCIDENT ONLY

This section is only applicable if shown on Your Schedule.

What Is Covered

We will pay You a cash amount when You send Us a paid **Vet's Invoice** for **Treatment** given to **Your Pet** for Injuries or related Illnesses which are directly linked to a single **Accident** which occurred after the **Start Date** of Your policy.

We will pay You 75% of the **Vet's Invoice** up to a maximum amount of £600 per **Accident**, subject to the terms and conditions of the policy.

You may claim for up to two separate Accidents in any one **Period of Cover**.

What Is Not Covered

We will not pay any claim for:

1. Any **Illness** which does not directly result from an **Accident**;
2. An **Injury** which occurred before the policy **Start Date**;
3. An accidental **Injury** occurring or showing **Clinical Signs** within fourteen days of the **Start Date** of this policy;
4. Preventative, non-essential, routine **Treatment** or tests;
5. **Dental Treatment** unless it is required as the direct result of an **Accident**;
6. **Treatment** that is in any way connected with **Your Pet** being pregnant, giving birth or rearing puppies or kittens;
7. **Treatment** for behavioural problems or an **Injury** arising as a result of behavioural problems;
8. Any referral, second opinion or specialist **Treatment** which **We** have not authorised in writing;
9. Any **Treatment** You have not claimed for before You cancel Your policy;
10. Any **Accident** or related **Illness** which occurred outside of the **UK**;
11. Any fees or costs which You incur for obtaining the documentation **We** require in order to process Your claim;
12. Any costs for spaying or castration unless deemed necessary by **Your Vet** as part of the treatment of an **Injury**.

OPTION TWO – ACCIDENT & ILLNESS ESSENTIAL

This section is only applicable if shown on Your Schedule.

What Is Covered

We will pay You a cash amount when You send Us a paid **Vet's Invoice** for **Treatment** given to **Your Pet**, for Injuries or related Illnesses which are directly linked to a single **Accident**; or for an **Illness**, which occurred after the **Start Date** of Your policy.

A. Accident Claims

We will pay You 50% of the **Vet's Invoice** up to a maximum amount of £600 per **Accident**, subject to the terms and conditions of the policy.

You may claim for up to two separate Accidents in any **Period of Cover**.

B. Illness Claims

Illness claims will be considered within the following eleven **Condition** groups:

Condition Groups

1. Abdominal & Digestive systems
2. Cardiovascular system
3. Eyes, ears & teeth
4. Hormonal system
5. Infections
6. Masses & Tumours
7. Musculoskeletal system
8. Neurology system
9. Respiratory system
10. Urinary & Reproductive system
11. Skin

We will pay You 50% of the **Vet's Invoice** up to a maximum amount of £300 per **Illness**, subject to the terms and conditions of the policy.

You may claim for up to two separate Illnesses in any **Period of Cover**. If You make two **Illness** claims in a single **Period of Cover**, each claim must be from a different **Condition** group.



What Is Not Covered

We will not pay any claim for:

1. Any **Injury** or **Illness** which occurred before the policy **Start Date**;
2. An accidental **Injury** or **Illness** occurring or showing **Clinical Signs** within fourteen days of the **Start Date** of this policy;
3. Any **Illness** arising from a cause which would be routinely protected by a vaccination or booster, if the vaccinations for **Your Pet** are not up to date;
4. Any claim for routine, preventative, non-essential **Treatment** or tests;
5. Any dental **Treatment** unless it is required as the direct result of an **Accident**;
6. Any **Treatment** that is in any way connected with **Your Pet** being pregnant, giving birth or rearing puppies or kittens;
7. Any **Treatment** for behavioural problems or an **Illness** arising as a result of behavioural problems;
8. Any referral, second opinion or specialist **Treatment** which **We** have not authorised in writing;
9. Any treatment **You** have not claimed for before **You** cancel **Your** policy;
10. Any **Accident** or related **Illness** which occurred outside of the **UK**;
11. Any fees or costs which **You** incur for obtaining the documentation **We** require in order to process **Your** claim;
12. Any costs resulting from an **Illness** or **Injury** which are not directly related to the **Accident** or **Illness** for which **You** are claiming;
13. Any costs for spaying or castration unless deemed necessary by **Your Vet** as part of the treatment of an **Injury** or **Illness**.

OPTION THREE – ACCIDENT & ILLNESS PLUS

This section is only applicable if shown on Your Schedule.

What Is Covered

We will pay **You** a cash amount when **You** send **Us** a paid **Vet's Invoice** for **Treatment** given to **Your Pet** for Injuries or related Illnesses which are directly linked to a single **Accident**, or for an **Illness**, which occurred after the **Start Date** of **Your** policy.

A. Accident Claims

We will pay **You** 75% of the **Vet's Invoice** up to a maximum amount of £600 per **Accident**, subject to the terms and conditions of the policy.

You may claim for up to two separate Accidents in any **Period of Cover**.

B. Illness Claims

Illness claims will be considered within the following eleven **Condition** groups:

Condition Groups

1. Abdominal & Digestive systems
2. Cardiovascular system
3. Eyes, ears & teeth
4. Hormonal system
5. Infections
6. Masses & Tumours
7. Musculoskeletal system
8. Neurology system
9. Respiratory system
10. Urinary & Reproductive system
11. Skin

We will pay **You** 75% of the **Vet's Invoice** up to a maximum amount of £300 per **Illness**, subject to the terms and conditions of the policy.

You may claim for up to two separate Illnesses in any **Period of Cover**. If **You** make two **Illness** claims in a single **Period of Cover**, each claim must be from a different **Condition** group.



What Is Not Covered

We will not pay any claim for:

1. Any **Injury** or **Illness** which occurred before the policy **Start Date**;
2. An accidental **Injury** or **Illness** occurring or showing **Clinical Signs** within fourteen days of the **Start Date** of this policy;
3. Any **Illness** arising from a cause which would be routinely protected by a vaccination or booster, if the vaccinations for **Your Pet** are not up to date;
4. Any claim for routine, preventative, non-essential **Treatment** or tests;
5. Any dental **Treatment** unless it is required as the direct result of an **Accident** or **Illness**;
6. Any **Treatment** that is in any way connected with **Your Pet** being pregnant, giving birth or rearing puppies or kittens;
7. Any **Treatment** for behavioural problems or an **Illness** arising as a result of behavioural problems;
8. Any referral, second opinion or specialist **Treatment** which **We** have not authorised in writing;
9. Any **Treatment** **You** have not claimed for before **You** cancel **Your** policy;
10. Any **Accident** or related **Illness** which occurred outside of the **UK**;
11. Any fees or costs which **You** incur for obtaining the documentation **We** require in order to process **Your** claim;
12. Any costs resulting from an **Illness** or **Injury** which are not directly related to the **Accident** or **Illness** for which **You** are claiming;
13. Any costs for spaying or castration unless deemed necessary by **Your Vet** as part of the **Treatment** of an **Injury** or **Illness**.

INCREASING YOUR COVER LEVEL

If **You** decide to increase **Your** level of cover, a one-off fourteen day exclusion period will apply effective from the date that **You** increase **Your** cover. If **You** previously held “**Accident Only**” cover, this means that **We** will not pay any claims for **Illness** during the fourteen day exclusion period. If **You** previously held “**Accident & Illness Essential**” cover, **We** will not pay **Your** claim at the higher level of 75% during the fourteen day exclusion period.

Please note that any previous claims **You** have made will count towards the total limit that **We** will pay under this policy, even if **You** have upgraded **Your** cover. Please refer to the tables below for more information about how cover will operate if **You** have already claimed under **Your** previous level of cover:

EXISTING COVER	UPGRADED COVER			
	ACCIDENT ONLY 75% or £600, 2 claims p.a.	ONE PRIOR CLAIM UNDER PREVIOUS COVER Accident & Illness Essential	ACCIDENT & ILLNESS PLUS Accident & Illness Plus	TWO PRIOR CLAIMS UNDER PREVIOUS COVER Accident & Illness Essential Accident & Illness Plus
		1 further accident claim allowed (at the applicable level)	1 further accident claim allowed (at the applicable level)	No further accident claims allowed in the current period of cover
		2 illness claims allowed at the applicable level	2 illness claims allowed at the applicable level	2 illness claims allowed at the applicable level





EXISTING COVER	UPGRADED COVER			
Accident & Illness Essential 50% or £600 for accidents, 50% or £300 for illness, 2 accident and 2 illness claims p.a.	Accident & Illness Plus			
	One prior Accident claim under previous cover	Two prior Accident claims under previous cover	One prior Illness claim under previous cover	Two prior Illness claims under previous cover
	1 further accident claim allowed (at the applicable level)	No further accident claims allowed in the current period of cover	No further accident claims allowed	No further accident claims allowed
	2 illness claims allowed at the applicable level	2 illness claims allowed at the applicable level	2 illness claims allowed at the applicable level	2 illness claims allowed at the applicable level
	One Accident & one Illness claim	One Accident & two Illness claims	Two Accident & one Illness claim	Two Accident & two illness claims
	1 further accident claim allowed (at the applicable level)	1 further accident claim allowed (at the applicable level)	No further accident claims allowed in the current period of cover	No further accident claims allowed in the current period of cover
1 further illness claim allowed as long as it is for a different illness	No further illness claims allowed in the current period of cover	1 further illness claim allowed as long as it is for a different illness	No further illness claims allowed in the current period of cover	

GENERAL CONDITIONS

Below are the general conditions applicable to the whole policy. Failure to meet these conditions may result in any claim **You** make being delayed or declined or the invalidation of **Your** policy.

- We** will not cover any **Condition** which **Your Pet** had, (or which **You** should have known about even if **You** had not consulted a **Vet**), before the **Start Date** of this policy, including any recurrences of that **Condition** or related Conditions after the **Start Date** of the policy.
- You** must take **Your Pet** for checkups and routine vaccinations as recommended by **Your Vet**.
- When making a claim, **You** must provide all documents and information **We** need to validate **Your** claim. This may include such items as copies of the **Treatment** history for **Your Pet**, **Treatment** invoices, or letters from **Your Vet**. **You** are responsible for the payment of any fees which **You** may incur for obtaining this information.
- You** agree **We** may see all records about **Your Pet** held by any **Vet** to enable **Us** to make a fair assessment of any claim **You** make.
- If **You** send **Us** a false, dishonest or inflated claim, **We** reserve the right to refuse to pay all or part of any such claim. **We** may also cancel **Your** policy and share this information with other insurers and the appropriate law enforcement authorities.
- Your** rights under this policy cannot be transferred to anyone else.

Changes in Your Circumstances

You must immediately advise **Us** if any of the following circumstances change, at any point during the **Period of Cover**:

- You** are convicted of a criminal offence, or receive a police caution;
- You** are no longer a permanent lawful resident of the **UK**;
- You** change **Your** address;
- You** no longer own or are responsible for **Your Pet**, or **Your Pet** dies;
- You** have insurance cancelled, or declined, or withdrawn or terms applied by another insurance provider.

If **You** are not sure if a change in circumstances is relevant to **Your** policy, please contact Emerald Life at customerservice@emerald.life or on 0330 131 9950 for advice.



Renewals and Our Right To Cancel This Policy

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GENERAL EXCLUSIONS

The following exclusions apply to the whole policy and should be read together with the specific exclusions in each section of the policy. **We** will not cover:

1. Any claim if **Your** premium payments are not up to date;
2. Any **Pet** less than eight weeks old;
3. Any indirect costs resulting from the event which led to **Your** claim unless they are specifically stated in this policy; for example loss of earnings or the cost of transporting **Your Pet** to the **Vet**;
4. Any claim resulting from a malicious or intentional act, willful injury or negligence by **You** or **Your** family;
5. Any claim if **Your Pet** worries or chases livestock;
6. Any claim where **Your Pet** has been used for commercial activities, guarding, security purposes or for racing;
7. Any claim for any organ transplant or the consequences of such a transplant;
8. Any claims for treatment for rabies;
9. Any dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) Regulations (Northern Ireland) 1991 or Dangerous Dogs (Amendment) Act 1997 or any subsequent amendments;
10. Any dogs with a history of vicious tendencies;
11. Any claim resulting from radioactive contamination, terrorism, war, riot, civil disturbance or any similar event. For the purpose of this exclusion, an act of terrorism includes but is not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed

for political, religious, ideological or similar purposes including the intention to influence any government and/or to place the public, or any section of the public, in fear;

12. Any costs due to having to put **Your Pet** to sleep (euthanasia), or the cremation or disposal of the remains of **Your Pet**;
13. Any costs relating to **Your Pet** straying or if **Your Pet** is stolen;
14. Any costs for **Injury** or **Illness** arising directly or indirectly from negligent or deliberate mistreatment of **Your Pet**, whether by act or omission by **You**;
15. Any costs which are expected or routine, such as but not limited to: vaccinations, flea and worm treatments, dental hygiene, nail clipping or grooming.

CLAIMS PROCEDURE AND CONDITIONS

Please check **Your Schedule** for the cover option **You** have selected. To make a claim under **Your Pet** Cash plan, **You** should contact the Emerald Life claims administrator to inform them of the claim

Call: 0330 041 2193

Email: pet@emeraldlifeclaims.co.uk

Write to: Emerald Life Claims, PO Box 1192, Doncaster, DN1 9PU.

Please complete all of the sections of the claim form and return the form together with a copy of **Your** paid **Vet's** invoice. Remember that any costs relating to the completion of claim forms must be paid by **You** as they are not covered by this policy.

Please note that if **You** do not complete all sections of the claim form and enclose a copy of **Your** paid **Vet's Invoice**, **Your** claim may be delayed or rejected. If **You** have any questions regarding the completion of **Your** claim form, please contact the claims administrator



DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** compliance team within the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

We collect and maintain personal information in order to underwrite and administer the policies of insurance that **We** issue. All personal and credit/debit card information is treated with the utmost confidentiality and with appropriate levels of security, and will not be kept longer than is necessary.

We will endeavour to protect **Your** information from accidental or unauthorised disclosure. **We** will only reveal **Your** information if it is allowed by law, authorised by **You**, to prevent fraud or in order that **We** can liaise with **Our** agents in the administration of this policy.

We may pass **Your** personal information to other companies for processing on **Our** behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect **Your** personal information, but in all cases **We** will ensure that it is kept securely and only used for the purposes for which **You** provided it. Details of the companies and countries involved can be provided to **You** on request.

Emerald Life would also like to keep **You** informed (by telephone, post or e-mail) of products and services developed with carefully-selected providers who understand and subscribe to the Emerald Life values and aspirations. If **You** would prefer not to receive this information from Emerald Life, and have not previously advised of this, please let Emerald Life know.

Under the terms of the Data Protection Act 1998, **You** have the right to ask for a copy of any information **We** hold on **You** upon payment of an administrative fee of £10. These principles apply whether **Your** information is held on paper or in electronic form.

Enquiries in relation to data held should be directed to **Us** at customerservice@emerald.life or on 0330 131 9950.

At some time in the future, Emerald Life may enter into an agreement with a new insurance provider for all or part of **Your** policy. In which case, this new insurance provider will offer **You** insurance to replace **Your** current policy. If this is the case, Emerald Life will contact **You** to confirm the details of the new insurance provider and give **You** details of the terms and conditions of **Your** new policy. **You** hereby authorise Emerald Life to transfer any personal data to a new provider, including health or other data defined as 'sensitive personal data' under the Data Protection Act, and consent to the new provider being able to offer cover to **You**. Please contact **Us** if **You** wish to be provided with more information at customerservice@emerald.life or on 0330 131 9950.