POLICY WORDING V9

Contents

About Us • 3

Cover Summary • 4

Important Definitions • 8

Core Cover

Section 1: Veterinary Treatment • 15

Section 2: Death of Pet •20

Section 3: Lost or Stolen Pet • 22

Section 4: Advertising and Reward • 24

Section 5: Public Liability (Dogs Only) • 25

Optional Covers

Section 6: Health Booster (Take-Home Medication, Complementary Treatment and Corrective Behavioural Covers) • 28

Section 7: Dental Booster • 34

Section 8: Emergency Booster (Dog Walker and Emergency Kennel/Cattery Covers) • 35

Section 9: Travel Booster (Holiday and Holiday Cancellation Covers) • 37

General

Section 10: General Conditions •41

Section 11: General Exclusions • 44

How To

Section 12: Reduce Your Premium (Body Condition Score) • 48

Section 13: Make a Claim • 49

Section 14: Make a Complaint • 50

Section 15: Renew or Amend Your Policy • 51

Section 16: Cancel Your Policy • 52

Legal

Section 17: Legal Information • 53

Get In Touch • 56

Hassle-free pet insurance – at last!

We are pet insurance specialists, backed by years of expertise and powered by innovative technology.

We focus on being thorough and efficient, while remaining reliable and transparent every step of the way.

With Spot On, you can rest assured knowing that what you see is what you get – no surprises here.

Cover Summary

This is a plain language document, ensuring that it is easy to read and conveys the details of your policy in the clearest possible way. Please read the documents to make sure that you understand the scope of your cover and that it meets your demands and needs. This policy document forms an essential part of the set of documents we sent to you and should be read in conjunction with the Terms of Business Agreement (TOBA) and your Certificate of Insurance. It defines what is covered, not covered and important items you should be aware of using easily identifiable icons as illustrated below:

- ✓ WHAT IS COVERED and
- × WHAT IS NOT COVERED and
- ! WHAT IS IMPORTANT TO BE AWARE OF

Email us at info@spotonpetinsurance.co.uk for any queries or to update your information.

Definitions	Cover	Significant Exclusions and Limitations	Excess	Annual Benefit Limit (inclusive of excess payments)
Core Cover	Veterinary Treatments	× Any accident, illness or condition which has happened or has signs or symptoms in the last 24 months before the cover start date. × Unless your pet was insured by another insurer up to the start date of your policy, any claims for illness displaying signs or symptoms within 14 days or any accident or injury occurring within 5 days of the start date. × Any out-of-hours costs unless waiting until normal surgery hours would either endanger your pet's life or make the condition life endangering. We will not cover any out-of-hours costs if you delay	Pet aged under 8 years: Selectable excess of £99; £159; £200; £249; £299; or £349 per unrelated condition per policy year. Pet aged 8 years or over: Excess of £200; £249; £299; or	Selectable Annual Benefit Limits of: £ 1 000 per condition; or, £ 2 000 per condition; or, £ 3 000 per condition; or, £ 4 000 per condition; or, £ 5 000 per condition; or, £ 6 000 per condition; or, £ 7 000 per condition; or, £ 8 000 per condition; or, £ 9 000 per condition; or, £ 10 000 per condition. No limit to the number of conditions.

		taking your pet to the vet during normal surgery hours. × Cosmetic, elective, routine or preventative treatments, examinations, vaccinations, spaying, castration, breeding and other claims as a result of any of these procedures. × Pet bedding, blankets and food. × Any costs relating to pregnancy or giving birth. × Cost of any Take-Home Medication, Complementary Treatments and Corrective Behavioural Treatments unless this optional coverage is added. × Any dental or gum treatment unless as a direct result of an injury or this optional coverage is added. × Any costs relating to root canal treatments.	£349 per unrelated condition per policy year. Refer to your Certificate of Insurance to confirm your excess.	Refer to your Certificate of Insurance to confirm your selected limit.
	Death of Pet	× Death due to an illness of any dog or cat aged 8 years or over.	No excess	£ 1 000
	Lost or Stolen Pet	! Your pet must be microchipped and this information kept up to date in line with UK law.	No excess	£ 1 000
	Advertising and Reward	! The reward amount cannot be more than the purchase price paid for your pet.	No excess	£ 200
	Public Liability (Dogs Only)	× You must pay the first £250 for any claim. × Any claim resulting from your pet passing on any disease, infection or virus to	£ 250 per claim	£ 2 000 000

		another animal or human including, but not limited to, Zoonotic Diseases.		

Optional Covers (at an additional premium):				
Health Booster	Take-Home Medication	× Costs which are not supported by an original receipt or invoice itemising the medication costs incurred.	£99 per unrelated condition per policy year	£ 500
	Complementary Treatment	! The Complementary Treatment must be recommended by a vet and administered by one of the listed suitably qualified practitioners.		
	Corrective Behavioural	! Corrective Behavioural Treatment costs will only be covered for 6 months from the first date treatment is recommended.		
Dental Booster	Dental (covering dental or gum treatments due to illness)	× Any costs relating to root canal treatments. ! Your pet must have had a dental check-up within the 12 months immediately before the date on which your vet first noticed the signs and symptoms of the illness that requires the dental or gum treatment for which you intend to claim. ! You must carry out any dental treatment recommended by a vet within 3 months.	£99 per unrelated condition per policy year	£ 1 000
Emergency Booster	Dog Walker	× Any claims for dog walking by you or your partner when hospital treatment was expected or probable when you started or renewed this policy; and any medical conditions you or your partner already have or which might happen again.	No excess	£ 1 000

	Emergency Kennel/Cattery	× Any amount if the boarding kennels/cattery/pet minding business are not licensed.		
Travel Booster	Holiday	× Travel outside of those European Economic Area (EEA) qualifying countries as specified under “The Pet Travel Scheme”.	£99 per claim	£1 000
	Holiday Cancellation	× Any holiday costs where the holiday was booked less than 28 days before you leave.		

Important Definitions

The following words will have the meanings described below wherever they appear in this document.

Accident, accidental or accidentally

A sudden, unexpected, unforeseen and unintended physical event or force which occurs at a specific time and place causing injury to your pet by some external and visible means and which requires immediate medical attention.

Administrator

Spot On acting as the policy administrator on behalf of the insurer.

Aggression or aggressive

This means any interaction which results or could result in your pet causing damage or harm upon another animal or human. The risk of harm to another animal or human can include, but is not limited to barking, growling or snapping.

Annual Benefit Limit

Is the maximum amount that can be claimed under each section of cover in your policy in any given policy year. These are annual limits that refresh every year if you continue to renew your policy. The amounts are detailed on your Certificate of Insurance and are inclusive of excess payments made by you. See examples below:

Example 1

In this case, a claim for £2100 has been submitted, from which we deduct any items that are not covered by the policy. You then contribute the first £99 (the applicable excess in this case) and the remaining amount is paid out to you.

	Amount	Detail
Claim amount	£2100	Vet Invoice
Deductions	- £100	Items not covered (E.g. Food)

	Amount	Detail
Caps	- £0	Amount above the £2000 Annual Benefit Limit
Excess	- £99	You then contribute the first £99
Claim payout	**£1901**	**We contribute**

Example 2

In the second example, after deducting the non-covered items, the claimable amount is £800 greater than the policy's Annual Benefit Limit (caps) of £2000, so £800 is deducted as well. You then contribute the first £99 (the applicable excess in this case) and the remaining amount is paid out to you.

	Amount	Detail
Claim amount	£2900	Vet Invoice
Deductions	- £100	Items not covered (E.g. Food)
Caps	- £800	Amount above the £2000 Annual Benefit Limit
Excess	- £99	You then contribute the first £99
Claim payout	**£1901**	**We contribute**

Behavioural condition

Any change to your pet's normal behaviour that is diagnosed by a vet and caused by a medical, emotional or mental ailment.

Bilateral condition

Any condition that can affect body parts of which your pet has two or more, such as ears, eyes, front and back legs and feet, cruciate ligaments, hips, shoulders and elbows and which can occur at different times. When applying the excess and terms of

this policy, any treatment for bilateral conditions will be considered as one condition (see related condition), regardless of when the treatment occurred.

Certificate of Insurance

The certificate that you will receive when taking out a policy for the first time or at renewal stating: details of your cover; Annual Benefit Limits for different coverages or a selected group of coverages; the excess applicable under each coverage and any exclusions in cover specific to your policy.

Chronic condition

Means a long-lasting condition that usually can be controlled but not cured (such as diabetes, arthritis and epilepsy).

Claims handler

Spot On acting as claims handler on behalf of the insurer.

Condition

Means an illness or injury or any signs or symptoms of an illness or injury affecting your pet. Please also see the definitions for related and bilateral conditions.

Core cover

Refers to benefits available when buying the standard policy without any optional covers. Core cover coverage includes veterinary treatments, death of pet, lost or stolen pet, advertisement and reward and public liability.

End date

The date and time on which this policy ends, which will be the earliest of the following:

- the date your pet passes away;
- the date your pet is lost or stolen;
- if you choose not to renew this policy;
- we choose not to renew this policy;
- if we have not received the full outstanding premium;
- the date you cancel this policy;
- the date we cancel this policy.

Employee

Any person employed or lawfully contracted by you and working under your direction, control or supervision.

Excess

This is the amount you contribute to certain claims under this policy as specified in the policy wording and/or your Certificate of Insurance.

Exclusion

Any condition or event(s) that are excluded and will not be covered for a period as determined by us as specified in the policy wording and/or your Certificate of Insurance.

Family

Your partner, who is your husband, wife, civil partner, girlfriend, boyfriend or other life partner. Your or your partner's child, step-child, grandchild or step-grandchild. Your or your partner's parent or step-parent.

Illness

Means any disease, sickness, infection or any change to your pet's normal healthy state, which is not caused by an injury.

Insurer

Means the insurance company underwriting your policy. The insurer is Antares Insurance Company Limited, 21 Lime Street, London, EC3M 7HB registered under company number 13763689 which is authorised and regulated by the Financial Conduct Authority under firm reference number 967451 and by the Prudential Regulation Authority.

Injury

Physical injury caused to your pet by an accident.

Lump

Means any growth, tumour, cyst or general lump(s) that appear(s) on or in your pet's body. Any lump that has the same diagnosis or displays the same signs or symptoms as a previous lump will be treated as a related condition.

Optional cover(s)

Refers to cover options available for selection at an additional premium and will be noted on your Certificate of Insurance. Optional covers need to be taken with the core cover and can't be selected on a stand-alone basis. Options include: Health Booster, Dental Booster, Emergency Booster and Travel Booster.

Pet

A domestic cat or dog covered under this policy and whose name and details are set out on the Certificate of Insurance.

Pet Travel Scheme ("PETS")

Means the EU Pet Travel Scheme ("PETS") which allows pet dogs and cats to travel between and into EU Member States and between Northern Ireland and the EU Member States without quarantine, as long as they meet the conditions of the scheme. From 1 January 2021, Great Britain ("GB") has become a 'Part II Listed' Third Country, for the purposes of pet travel and is therefore no longer a member of the EU Pet Travel Scheme. Full details of the applicable EU rules are available at https://europa.eu/youreurope/citizens/travel/carry/animal-plant/index_en.htm and GB rules https://www.gov.uk/bring-pet-to-great-britain. For journeys starting in Great Britain and ending in Northern Ireland, the separate Northern Ireland Pet Travel Scheme (NIPTS) has applied instead of PETS since 4 June 2025. Full details are available at https://www.daera-ni.gov.uk/articles/travelling-pets.

Policy

Means the contract of insurance between you and the insurer.

Policy year

All our policies run for one year, commencing on the policy start date and running until the end date as specified on your Certificate of Insurance. We will advise you regarding renewal of your policy prior to expiration of the current policy year. We reserve our rights to change the terms and conditions of the policy upon renewal.

Premium

Means the amount paid, or to be paid, in monthly instalments by you as shown on the Certificate of Insurance. All our premiums include insurance premium tax (IPT) where applicable, and at the prevailing rate.

Pre-existing condition

Means any diagnosed or undiagnosed condition, related condition or bilateral condition which has happened or has shown signs or symptoms of existing in any form in the last 24 months before the cover start date or within the waiting period. We can start covering some conditions again if they haven't needed (or been recommended to have) treatment from you or the vet in the last 24 months. If a vet says a condition does need treatment during this time, and you delay getting it, we won't cover that condition. We do not cover any pre-existing chronic conditions (e.g., diabetes, arthritis and epilepsy).

Related condition

Means a condition that is either a recurring illness and/or injury or lump; or related to a previous illness and/or injury or lump; or caused by a previous illness and/or injury or lump. When applying the excess and the terms of this policy, any treatment for a related condition will be considered as one condition, regardless of when the treatment occurred.

Signs or symptoms

Any changes to your pet's state of health, appearance, its behaviour or its bodily functions; observed visually, diagnostically or otherwise.

Spot On

A trading name of Trusted Insurance Services Ltd an appointed representative of City Insurance Brokers Ltd who is authorised and regulated by the Financial Conduct Authority (FRN 831252). Trusted Insurance Services Ltd is registered in England and Wales at the following address 18th Floor, 100 Bishopsgate, London, United Kingdom, EC2N 4AG with company registration number 13288742.

Start date

The date and time when your policy or Optional cover(s) comes into effect, as stated on your Certificate of Insurance.

Take-Home Medication

Any medications, over-the-counter drugs, supplements, or remedies to be administered OUTSIDE the vet clinic for an otherwise eligible condition.

Treatment

Any examination, consultation, advice, tests, x-rays, slides, ultrasound, MRI, medication, surgery or nursing care provided by a vet practice or member of a professional organisation acting under their direction.

Vet

A current qualified member of the Royal College of Veterinary Surgeons. For treatment outside the UK, a person registered to practice as a vet in the country treatment is administered.

Waiting period

Unless your pet was insured by another insurer up to the start date of your policy, means a period of 5 days from the start date for an accident or injury that occurs and 14 days from the policy start date for all other events.

We, our, us

The insurer.

You, your

The person named as the policy owner on your Certificate of Insurance.

UK (United Kingdom)

England, Scotland, Wales and Northern Ireland.

Section 1: Veterinary Treatment

What you are covered for

✓ We pay up to the Annual Benefit Limit less the applicable excess as specified on your Certificate of Insurance for costs of treatment recommended and administered by a vet, for your pet, as a result of an illness or injury.

Things to be aware of

! Excess payable will be applied to every unrelated condition per policy year. The excess amount is dependent on the excess you have selected and the age of your pet. From the first renewal, after your pet turns 8, you will have to pay a minimum excess of £200. If your selected excess is already £200 or more, there will be no change to your excess at renewal. See table below:

Pet Age	Excess Amount
Up to 8 years	Depending on your selection of either £99, £159, £200, £249, £299 or £349 per unrelated condition per policy year. Refer to your Certificate of Insurance to confirm your excess.
From 8 years and over	A minimum excess of £200 applies per unrelated condition per policy year. If you selected £200, £249, £299 or £349, that selected amount continues to apply. If you selected £99 or £159, your excess increases to £200 at renewal. Refer to your Certificate of Insurance to confirm your excess.

! We reserve the right to obtain a second opinion from our vet advisor to ensure treatment and/or costs are necessary, essential and not excessive compared to the rest of the UK market.

- ! Medications, over-the-counter drugs, supplements, or remedies administered by a vet IN a clinic for treatment of an eligible condition are part of your core cover and do not require you to take the optional Health Booster.
- ! We reserve the right to pay only up to a 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by your vet.
- ! Please note that where a condition is affecting one body part of which your pet has two or more (e.g., ears, eyes, or cruciate ligaments), this will be considered a bilateral condition and when applying the excess and the terms of this policy, bilateral conditions are considered as one condition (related condition).
- ! Pre-existing conditions and claims within the waiting period are a common cause of claims being turned down in this section of cover. Please see our definition for pre-existing conditions and waiting period above and contact us if you're not sure about these definitions.
- ! Please note if your pet first showed any signs or symptoms; or had an accident, injury or an illness; or was diagnosed with a condition within the applicable waiting period (see definition for Waiting period) or prior to the start date, we reserve the right to apply an exclusion to your policy in respect of this sign, symptom, accident, injury, illness or condition.
- ! When applying the excess and the terms of this policy, any treatment for a related condition will be considered as one condition (related condition), regardless of when the treatment occurred.
- ! We'll cover the costs of treatment recommended and administered by a mobile vet if the vet operates exclusively as a mobile service with no fixed practice premises, but we don't cover any travel costs. When we receive a claim from a mobile vet, if the travel costs aren't separated from the consultation fee, we'll cover 60% of the consultation fee.

What you are NOT covered for

- × Any cost of medication, over-the-counter drugs, supplements, or remedies to be administered OUTSIDE the clinic for an otherwise eligible condition which we refer to as Take-Home Medication. Prescribed Take-Home Medication can be covered by selecting the Health Booster optional cover which includes Take-Home Medication Cover.
- × Costs for treatment involving unlicensed medication unless the treating vet can confirm that this has been clinically proven to treat such a condition.
- × Any charges made by your vet for a prescription charge for obtaining medication elsewhere in excess of the normal fees charged for standard prescriptions.
- × Any pre-existing condition.
- × Any claim made within, or relating to the applicable waiting period.

- Any costs resulting from or related to an exclusion as specified on your Certificate of Insurance.
- The excess to this section of cover as shown on your Certificate of Insurance.
- Any costs which are not supported by an original receipt or invoice itemising the treatment costs incurred.
- Any costs for or related to cosmetic treatment, elective treatment, preventative treatment or routine treatment recommended by a vet to prevent an injury or illness for whatever reason. Some common treatments include:
    - Bathing
    - Breeding
    - Castration
    - Cryptorchidism (retained testes)
    - Dematting
    - Dental cleaning and descaling
    - Flea treatment
    - Grooming, nail clipping
    - Spaying
    - Vaccination
    - Worm treatment
- Any costs resulting from the consequences of you not following treatment, follow-up or diagnostic recommendations made by a vet, including but not limited to cosmetic, elective, preventative or routine care.
- Any costs resulting from neglect whether or not you or someone in control of your pet is prosecuted under the Animal Welfare Act.
- Any costs relating to pregnancy or giving birth, including the cost of emergency c-sections.
- Any dental or gum treatment, or any treatment to the teeth or gums for non-dental conditions (e.g. cancer), unless as a direct result of an injury. Dental or gum treatment due to illness is only covered by selecting the Dental Booster optional cover.
- Any costs relating to root canal treatments.
- Any claim for the following therapies or treatments:
    - Bone marrow transplant
    - Interleukin-1 receptor antagonist protein (IRAP)
    - Osteochondral Autograft Transfer System (OATS)
    - Platelet-rich plasma (PRP) and

    - Stem cell/ gene therapy or any related alternatives.
- Any costs arising from any Complementary Treatments. This benefit is covered by selecting the Health Booster optional cover.
- Pet bedding, blankets and food, even if prescribed by your vet.
- The cost of buying or hiring medical equipment, machinery, or any form of housing (including but not limited to cages).
- The cost of items used to stop your pet from causing themselves more harm including but not limited to buster collars, boots or pet t-shirts if one has already been claimed for.
- Any costs for treatment received by your pet after the end date.
- The cost of any treatment if a claim has not been submitted within 90 days of the treatment.
- Any out-of-hours costs unless waiting until normal surgery hours would either endanger your pet's life or make the condition life endangering. We will not cover any out-of-hours costs if you delay taking your pet to the vet during normal surgery hours.
- Any claim for ambulance transportation.
- Any claim for vet home visits unless your vet has confirmed that to transport your pet would endanger its life.
- Any travel costs.
- Any blood sampling fees in excess of £35.
- Any costs associated with routine or investigative laboratory tests or procedures unless the signs or symptoms exist and the tests and procedures are to diagnose a specific condition. This includes, but is not limited to, pre-surgical blood tests for pets under 6 years of age.
- Any additional fees charged for laboratory tests such as postage, packing, processing and interpretation in excess of £25.
- Any referral or visiting vet consultation costs in excess of £350.
- Any hospitalisation costs, including but not limited to inpatient and nursing care fees, in excess of £180 per 24 hour period.
- Any non-essential hospitalisation or observation costs unless the vet declares that to move your pet would seriously endanger it's health.
- Any fee charged by your vet for completing the claim.
- Any costs that a vet may charge that are not directly related to the actual treatment of your pet such as any hospital admission charges, call-out fees, emergency/walk-in/weekend surcharges, single use items, non-medical items, cleaning costs and cleaning supplies.
- Any general administrative fees charged by a vet, including but not limited to fees for: providing requested information or completing forms; referring your pet to another veterinary practice or department; postage, packing, processing and

interpretation (other than for laboratory tests); or any fees for preparing or supplying medication (commonly referred to as dispensing fees).

- The costs of putting your pet to sleep unless your vet provides written confirmation that it was essential to prevent your pet from suffering.
- The costs relating to the cremation, burial or disposal of your pet's remains.
- Any treatment or diagnostics that has been duplicated and/or carried out by a vet where you have chosen to take your pet to another veterinary practice for a second opinion.
- Costs arising from any vicious tendencies or behaviour problems shown by your pet.
- Costs arising from any behavioural treatment, training or therapy. Corrective Behavioural Treatment is covered by selecting the Health Booster optional cover.
- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- The exclusions as listed under the general exclusions section of your policy.

Section 2: Death of Pet

What you are covered for

✓ We will pay a percentage of the price paid (as specified on your Certificate of Insurance) up to the Annual Benefit Limit as specified on your Certificate of Insurance if your pet passes away during the policy year or is put down for humane reasons because of injury or illness that happened or started during the policy year. The applicable percentages are illustrated in the table below and are dependent on the age and condition of your pet:

Pet Age	Injury	Illness
Up to 1 year	100%	100%
From 1 year up to 3 years	75%	75%
From 3 years up to 5 years	50%	50%
From 5 years up to 8 years	35%	35%
From 8 years and over	25%	0%

Things to be aware of

! Where a claim is made for a pedigree pet you will be required to send us the:
  - Recognised Breed Club registration document
  - Pedigree certificate and
  - Purchase receipt.

! If your pet dies, you must arrange and pay for a qualified vet to certify the cause of death and, at your own expense, to conduct a post-mortem examination if we require one.

! You must provide us with acceptable proof of what you paid for your pet. Any handwritten invoices or cash purchases will only be accepted if accompanied by a written confirmation of sale directly from the seller and/or a bank statement showing the payment. If you are unable to provide acceptable proof of what you paid for your pet; you will only receive up to a maximum payment of £50.

What you are NOT covered for

× Any pre-existing condition.

- Any claim made within, or relating to the applicable waiting period.
- Euthanasia due to behavioural problems, fiscal reasons, any act of any legal or legislative authority (including any order made in respect of a ‘notifiable’ disease).
- Death due to an illness of any dog or cat aged 8 years or over.
- Any death resulting from breeding, pregnancy or giving birth.
- Any claim if the death has been a result of elective, preventative or routine treatment/procedure.
- Any death of pet claim relating to the veterinary treatment exclusions.
- Any death of pet claim that has not been submitted within 90 days of the death.
- Any death of pet claim resulting from neglect whether or not you or someone in control of your pet is prosecuted under the Animal Welfare Act.
- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- The exclusions as listed under the general exclusions section of your policy.

Section 3: Lost or Stolen Pet

What you are covered for

✓ We will pay a percentage of the price paid (as specified on your Certificate of Insurance) up to the Annual Benefit Limit as specified on your Certificate of Insurance if your pet is not found within 45 days of being lost or stolen. The applicable percentages are illustrated in the table below and are dependent only on the age of your pet:

Pet Age	Lost or Stolen
Up to 1 year	100%
From 1 year up to 3 years	75%
From 3 years up to 5 years	50%
From 5 years up to 8 years	35%
From 8 years and over	25%

Things to be aware of

! Your pet must be microchipped and this information kept up to date in line with UK law.
! You must report the loss of your pet to at least one rescue centre in the case of a cat and in the case of a dog, a dog warden.
! You must provide us with acceptable proof of what you paid for your pet. Any handwritten invoices or cash purchases will only be accepted if accompanied by a written confirmation of sale directly from the seller and/or a bank statement showing the payment. If you are unable to provide acceptable proof of what you paid for your pet; you will only receive up to a maximum payment of £50.
! If we settle a claim for theft or straying, we will cancel your policy from the date we settle your claim and no refund of premium will be due.
! Where a claim is made for a pedigree pet you will be required to send us the recognised breed club registration document, pedigree certificate and purchase receipt.

What you are NOT covered for

× Any claim where you or the person looking after your pet has voluntarily parted with it.

- Any claim for theft of pet from your home address which does not involve forcible entry.
- Any claim made within, or relating to the applicable waiting period.
- Any claim for theft of pet, where your pet has been missing for less than 45 days.
- Any claim that has not been submitted within 90 days.
- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- The exclusions as listed under the general exclusions section of your policy.

Section 4: Advertising And Reward

What you are covered for

✓ We will pay up to the Annual Benefit Limit for advertising and reward costs as specified on your Certificate of Insurance to help find your lost pet, provided that you first obtain our written agreement of the reward to be offered.

Things to be aware of

! Your pet must be microchipped and this information kept up to date in line with UK law.
! Please note that your pet must have been missing for at least 48 hours before a claim can be made.
! The reward amount cannot be more than the purchase price you paid for your pet.
! You must provide us with documentary evidence of the costs involved for advertising.
! You must provide us with written confirmation of the reward offer made with details of the recipient before we process payment.
! Where a claim is made for a pedigree pet you will be required to send us the recognised breed club registration document, pedigree certificate and purchase receipt.

What you are NOT covered for

× Any claim where you or the person looking after your pet has voluntarily parted with it.
× Any reward to a member of your family, relative, employee, any person known to you, or to a person who was caring for your pet at the time of the incident.
× Any claim made within, or relating to the applicable waiting period.
× Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
× The exclusions as listed under the general exclusions section of your policy.

Section 5: Public Liability (Dogs Only)

What you are covered for

✓ Where property is damaged or someone is injured as a result of an incident involving your dog and you are legally responsible, we shall pay up to the Annual Benefit Limit less the applicable excess as specified on your Certificate of Insurance in respect of:
  - Compensation and the claimant's costs and expenses
  - The legal cost and expenses of defending a claim made against you under this section.

Things to be aware of

! Excess payable under this benefit is fixed at:

Excess (on a per claim basis)	£250

! You must notify us immediately and not admit responsibility, agree to pay any claim or negotiate with any other persons following an incident.
! You must send us immediately any communication and/or documents you receive in relation to an event without responding to it.
! You must provide us with any information relating to the claim we reasonably ask for, including detail of your pet's history, including medical, behaviour references and history of ownership.
! You agree for us to take charge and commence with legal action to get compensation from any third-party or recover from any third-party any payments that have already been made in your name.
! You agree that we can take over and conduct in your name the defence and/or settlement of any claim under this policy.
! You agree to help us ascertain all the circumstances of an incident leading to a claim by providing us with written statements, and the details of any witnesses and attend court if required.
! If your dog is injured in an attack by another dog, you must supply us with witness statements and full details of the other pet owners insurance as we may take action against the owner of the other dog on your behalf if we feel the other dog owner can be proven legally liable.

! You must help us to take legal action against anyone in relation to your policy with us or help us defend any legal action in relation to your policy with us should we ask you to.
! You must provide us with the full details of your home insurance or any other relevant policy.
! We reserve the right to remove this section of cover, Public Liability, from your policy where we believe cover should be withdrawn. This will not result in a premium reduction.

What you are NOT covered for

× Any claim if your pet is not a dog.
× Any amount greater than the Annual Benefit Limit as indicated on your Certificate of Insurance.
× Any claim made within, or relating to the applicable waiting period.
× The excess applicable to this section of cover as shown on your Certificate of Insurance.
× Any claims if you deliberately and/or recklessly caused damage or didn't take reasonable steps to prevent an incident caused by your dog.
× Any claim if the claimant is you, a person who lives with you, is a member of your family, is employed by you or given permission to handle your dog.
× Any claims if you or the person involved in the claim refuse to assist us or do anything else that prevents our ability to handle the claim promptly.
× Any costs relating to criminal and/or civil proceedings against you.
× Any claim relating to or arising at your place of work, occupation, profession or business.
× Any claim if your dog is kept or lives on premises which sells or supplies alcohol.
× Any claim where liability has been accepted by you or your family without our involvement or approval unless the liability would exist without that agreement.
× Any claim where the liability is covered by any other insurance policy.
× Any compensation, costs and expenses if you are legally responsible only because of a contract you have entered into.
× Any claims where no legal liability is established.
× Any claim where a misrepresentation has been made by you at the start date of your policy and that misrepresentation is relevant to the claim.
× Any claim where we discover your pet has shown previous aggressive tendencies or has previously attacked, bitten or inflicted injury and you did not advise us.

- Any claim where the advice from a breeder, animal rehoming centre, vet or pet behaviourist has not been followed in respect of your pet.
- Any claim if the incident happens in a place where dogs are specifically prohibited from being in.
- Any claim in respect of third party property damage, where your pet has previous history of causing third party property damage.
- Any claim whilst your pet is in transit by automotive vehicle, bicycle or bicycle trailer.
- Any claim resulting from illegal activity.
- Any fines, penalties or breach of quarantine restrictions, or import or export regulations.
- Any claim resulting from your pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.
- Any claim as a result of your pet's interaction with other pets, animals or worrying livestock.
- Any fines, compensation and prosecution costs following your prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 or the Dangerous Dogs (Northern Ireland) Order 1991.
- Any claim that occurs outside the UK.
- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- The exclusions as listed under the general exclusions section of your policy.

Section 6: Health Booster

The Health Booster includes cover for Take-Home Medication, Complementary Treatment and Corrective Behaviour Treatment. The booster is designed to complement your core veterinary treatment coverage.

Take-Home Medication Cover

What you are covered for

✓ We will pay up to the Annual Benefit Limit less the applicable excess as specified on your Certificate of Insurance under the Health Booster optional cover for costs related to Take-Home Medications prescribed by a vet, for your pet, as a result of an illness or injury.

Things to be aware of

! Excess payable will be applied to every unrelated condition in the period of cover (policy year) if not already paid under the veterinary treatment section. See table below:

Pet Age	Excess Amount
All ages	£99 per unrelated condition per policy year

! We reserve the right to obtain a second opinion from our vet advisor.
! We reserve the right to pay only up to a 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by your vet.
! Please note that where a condition is affecting one body part of which your pet has two or more (e.g., ears, eyes, or cruciate ligaments) this will be considered a bilateral condition and when applying the excess and the terms of this policy, bilateral conditions are considered as one condition (related condition).
! When applying the excess and the terms of this policy, any treatment for a related condition will be considered as one condition (related condition), regardless of when the treatment occurred.
! This cover is capped at the Annual Benefit Limit of the Health Booster optional cover as specified on your Certificate of Insurance. Utilisation of other covers offered in this Booster during the policy year will affect the available balance.

What you are NOT covered for

- ✗ Any pre-existing condition.
- ✗ Any claim made within, or relating to the applicable waiting period.
- ✗ Costs resulting from or related to an exclusion as specified on your Certificate of Insurance.
- ✗ The excess applicable to this section of cover as shown on your Certificate of Insurance.
- ✗ Medication received by your pet after the end date.
- ✗ The cost of any medication if a claim has not been submitted within 90 days of the treatment.
- ✗ Costs which are not supported by an original receipt or invoice itemising the medication costs incurred.
- ✗ Pet bedding, blankets and food, even if prescribed by your vet.
- ✗ Any delivery costs or fees associated with the shipment of medication, including but not limited to courier, postage, or packaging fees.
- ✗ Any dental or gum medication unless as a direct result of an injury. Dental or gum illness medication is covered by selecting the Dental Booster optional cover.
- ✗ Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- ✗ The exclusions as listed under the veterinary treatment section of your policy.
- ✗ The exclusions as listed under the general exclusions section of your policy.

Complementary Treatment Cover

What you are covered for

- ✓ We will pay up to the Annual Benefit Limit less the applicable excess as specified on your Certificate of Insurance under the Health Booster optional cover for costs related to Complementary Treatments referred or prescribed by a vet, for your pet, as a result of an illness or injury.
- ✓ Treatments covered include:
    - Acupuncture
    - Chiropractic manipulation
    - Homeopathic or herbal medicines
    - Hydrotherapy
    - Laser therapy

- Osteopathy
- Physiotherapy

Things to be aware of

! Excess payable will be applied to every unrelated condition in the period of cover (policy year) if not already paid under the veterinary treatment section. See table below:

Pet Age	Excess Amount
All ages	£99 per unrelated condition per policy year

! We reserve the right to obtain a second opinion from our vet advisor.
! Please note that where a condition is affecting one body part of which your pet has two or more (e.g., ears, eyes, or cruciate ligaments) this will be considered a bilateral condition and when applying the excess and the terms of this policy, bilateral conditions are considered as one condition (related condition).
! When applying the excess and the terms of this policy, any treatment for a related condition will be considered as one condition (related condition), regardless of when the treatment occurred.
! Please note if your pet first showed any signs or symptoms; or had an accident, injury or an illness; or was diagnosed with a condition within the applicable waiting period (see definition for Waiting period) or prior to the start date, we reserve the right to apply an exclusion to your policy in respect of this sign, symptom, accident, injury, illness or condition.
! The Complementary Treatment must be referred by a vet and administered by a suitably qualified practitioner. Please see Spot On's website www.spotonpetinsurance.co.uk/faqs for a current list of suitably qualified practitioners.
! This cover is capped at the Annual Benefit Limit of the Health Booster optional cover as specified on your Certificate of Insurance. Utilisation of other covers offered in this Booster during the policy year will affect the available balance.

What you are NOT covered for

× Any pre-existing condition.
× Any claim made within, or relating to the applicable waiting period.
× Costs resulting from or related to an exclusion as specified on your Certificate of Insurance.
× The excess to this section of cover as shown on your Certificate of Insurance.

- Any dental or gum complementary treatment unless as a direct result of an injury. This benefit is covered by selecting the Dental Booster optional cover.
- Treatment received by your pet after the end date.
- The cost of any treatment if a claim has not been submitted within 90 days of the treatment.
- Any out-of-hours costs unless waiting until normal surgery hours would either endanger your pet's life or make the condition life endangering. We will not cover any out-of-hours costs if you delay taking your pet to the vet during normal surgery hours.
- The costs relating to the cremation, burial or disposal of your pet's remains.
- Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred.
- Costs for treatment involving unlicensed medication unless the treating vet can confirm that this has been clinically proven to treat such a condition.
- Pet bedding, blankets and food, even if prescribed by your vet.
- Any costs associated with routine or investigative laboratory tests or procedures unless the signs or symptoms exist and the tests and procedures are to diagnose a specific condition. This includes but is not limited to pre-surgical blood tests for pets under 6 years of age.
- Any additional fees charged for laboratory tests such as postage, packing, processing and interpretation in excess of £25.
- Any charges made by your vet for a prescription charge for obtaining medication elsewhere in excess of the normal fees charged for standard prescriptions.
- Any fee charged by your vet or by suitably qualified practitioner for completing the claim.
- Costs arising from any vicious tendencies or behaviour problems shown by your pet.
- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- The exclusions as listed under the veterinary treatment section of your policy.
- The exclusions as listed under the general exclusions section of your policy.

Corrective Behavioural Cover

What you are covered for

✓ We pay up to the Annual Benefit Limit less the applicable excess as specified on your Certificate of Insurance under the Health Booster optional cover for costs related to Corrective Behavioural Treatments referred or prescribed by a vet, for your pet.

Things to be aware of

! Excess payable will be applied to every unrelated condition in the period of cover (policy year). See table below:

Pet Age	Excess Amount
All ages	£99 per unrelated condition per policy year

! This includes treatment for behavioural conditions for your pet. It should be referred by a vet and should be carried out by qualified persons.
! Your pet's behavioural condition must be treated by a vet or a suitably qualified pet behaviourist/counsellor. Please see Spot On's website www.spotonpetinsurance.co.uk/faqs for a current list of suitably qualified pet behaviourists/counsellors.
! This cover is capped at the Annual Benefit Limit of the Health Booster optional cover as specified on your Certificate of Insurance. Utilisation of other covers offered in this Booster during the policy year will affect the available balance.
! Treatment costs will only be covered for 6 months from the first date treatment is recommended.

What you are NOT covered for

× Any claims made after 6 months from the first date treatment is recommended.
× Any pre-existing condition.
× Any claim made within, or relating to the applicable waiting period.
× Costs resulting from or related to an exclusion as specified on your Certificate of Insurance.
× The excess to this section of cover as shown on your Certificate of Insurance.
× Pet bedding, blankets and food, even if prescribed by your vet.
× Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred.
× Any fee charged by your vet or by suitably qualified pet behaviourists/counsellors for completing the claim.
× The cost of any treatment if a claim has not been submitted within 90 days of the treatment.
× Any behavioural costs which could have been prevented by training and/or neutering.
× Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.

- The exclusions as listed under the veterinary treatment section of your policy.
- The exclusions as listed under the general exclusions section of your policy.

Section 7: Dental Booster

The Dental Booster was designed to complement your core veterinary treatment coverage.

What you are covered for

✓ We will pay up to the Annual Benefit Limit less the applicable excess as specified on your Certificate of Insurance for dental or gum treatments prescribed by your vet due to an illness excluding root canal treatments.

Things to be aware of

! Excess payable will be applied to every unrelated condition in the period of cover (policy year). See table below:

Pet Age	Excess Amount
All ages	£99 per unrelated condition per policy year

! Your pet must have had a dental check-up within the 12 months immediately before the date on which your vet first noticed the signs and symptoms of the illness that requires the dental or gum treatment for which you intend to claim.

! You must carry out any dental or gum treatment recommended by a vet within 3 months.

What you are NOT covered for

× Any pre-existing condition.
× Any claim made within, or relating to the applicable waiting period.
× Costs resulting from or related to an exclusion as specified on your Certificate of Insurance.
× The excess to this section of cover as shown on your Certificate of Insurance.
× Routine crowns, polishing or scale removal.
× Any costs relating to root canal treatments.
× Pet bedding, blankets and food, even if prescribed by your vet.
× Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
× The exclusions as listed under the veterinary treatment section of your policy.
× The exclusions as listed under the general exclusions section of your policy.

Section 8: Emergency Booster

The Emergency Booster offers both Dog Walking and Emergency Kennel/Cattery Cover.

Dog Walking Cover

What you are covered for

✓ We will pay up to the Annual Benefit Limit specified on your Certificate of Insurance under the Emergency Booster optional cover for the reasonable cost of paying a professional dog walker to walk your dog daily if you suffer any bodily injury, sickness or disease that requires you to go to into hospital for more than 4 consecutive days during a policy year.

Things to be aware of

! We must agree to the amount to be paid to the person looking after the dog before they accept any responsibility unless emergency hospital treatment is required.

! This cover is capped at the Annual Benefit Limit of the Emergency Booster optional cover as specified on your Certificate of Insurance. Utilisation of other covers offered in this Booster during the policy year will affect the available balance.

What you are NOT covered for

× Any claim made within, or relating to the applicable waiting period.
× Any claims for dog walking by you or your partner when hospital treatment was expected or probable when you started or renewed this policy; and any medical conditions you or your partner already have or which might happen again.
× Any costs resulting from you or your partner being pregnant, giving birth or any treatment that is not as a result of an injury or illness.
× Any claim that is not supported by proof of payment to the carer.
× Any claim where we do not receive a medical certificate from the hospital you attended showing your name, address and dates that you were hospitalised.
× Any costs as a result of you being hospitalised for alcoholism, drug abuse, attempted suicide or self-inflicted injuries.
× Any claim made within, or relating to the applicable waiting period.
× Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
× The exclusions as listed under the general exclusions section of your policy.

Emergency Kennel/Cattery Cover

What you are covered for

✓ We will pay up to the Annual Benefit Limit specified on your Certificate of Insurance under the Emergency Booster optional cover for the reasonable cost of boarding your pet for the duration that you are registered as an in-patient of a hospital if you suffer any bodily injury, sickness or disease that requires you to go to into hospital for more than 4 consecutive days during a policy year.

Things to be aware of

! You must provide us with original receipts from the boarding kennel or cattery identifying the name of your pet, the owner's name and address, the date your pet was cared for by the kennel or cattery and the amounts charged for each day.
! You must board your pet at a licensed kennel or cattery or place it in the care of a professional home carer.
! You must also provide a medical certificate from the hospital you attended showing your name and address.
! This cover is capped at the Annual Benefit Limit of the Emergency Booster optional cover as specified on your Certificate of Insurance. Utilisation of other covers offered in this Booster during the policy year will affect the available balance.

What you are NOT covered for

× Any claim made within, or relating to the applicable waiting period.
× Any claims for boarding your pet by you or your partner when hospital treatment was expected or probable when you started or renewed this policy; and any medical conditions you or your partner already have or which might happen again.
× Claims for any costs resulting from you or your partner being pregnant, giving birth or any treatment that is not as a result of an injury or illness.
× Any claim where we do not receive a medical certificate from the hospital you attended showing your name, address and dates that you were hospitalised.
× Any costs as a result of any hospital stay that was not on the advice of a doctor, specialist or consultant.
× Any costs as a result of nursing-home care or convalescence care that you do not receive in hospital.
× Any costs as a result of you being hospitalised for alcoholism, drug abuse, attempted suicide or self-inflicted injuries.
× Any amount if the boarding kennels/cattery/pet minding business are not licensed.
× Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
× The exclusions as listed under the general exclusions section of your policy.

Section 9: Travel Booster

The Travel Booster offers both Holiday Cover and Holiday Cancellation Cover.

Holiday Cover

What you are covered for

- ✓ If your pet needs emergency vet treatment that first shows signs or symptoms during a holiday in the policy year, we will pay up to the Annual Benefit Limit less the applicable excess specified on your Certificate of Insurance while you are on holiday with your pet to a European Economic Area (EEA) qualifying listed country which is included in the EU Pet Travel Scheme ("PETS") that starts and ends in the UK.
- ✓ This cover applies to a maximum trip duration of no more than 45 days and for up to 4 trips per policy year, of longer than three overnight stays.

Things to be aware of

- ! Only for an accident, injury or illness that shows signs or symptoms for the first time during a holiday in the policy year.
- ! This cover is capped at the Annual Benefit Limit of the Travel Booster optional cover as specified on your Certificate of Insurance. Utilisation of other covers offered in this Booster during the policy year will affect the available balance.
- ! Excess payable under this benefit is fixed at:

Excess (on a per claim basis)	£99

- ! We reserve the right to obtain a second opinion from our vet advisor.
- ! Medications, over-the-counter drugs, supplements, or remedies administered by a vet IN a clinic for emergency treatment of an eligible condition are part of your core cover.
- ! Please note that where a condition is affecting one body part of which your pet has two or more (e.g., ears, eyes, or cruciate ligaments) this will be considered a bilateral condition and when applying the terms of this policy, bilateral conditions are considered as one condition (related condition).
- ! When applying the terms of this policy, any treatment for a related condition will be considered as one condition (related condition), regardless of when the treatment occurred.

What you are NOT covered for

- Any pre-existing condition.
- Any claim made within, or relating to the applicable waiting period.
- Costs resulting from or related to an exclusion as specified on your Certificate of Insurance.
- The excess to this section of cover as shown on your Certificate of Insurance.
- Any holidays of three nights or less.
- Any cost of medication, over-the-counter drugs, supplements, or remedies to be administered OUTSIDE the clinic for an otherwise eligible condition which we refer to as Take-Home Medication.
- Any costs resulting from a holiday that started before the start date.
- Pet bedding, blankets and food, even if prescribed by a vet.
- Any costs if the holiday was made to get treatment abroad.
- Any costs to take your pet's body home if it dies.
- The costs relating to the cremation, burial or disposal of your pet's remains.
- We will not pay for a claim that is caused by, connected to, or results from:
    - you not complying with any part of the EU Pet Travel Scheme (PETS) whether imposed by the EU, a transport company or other countries involved in the EU Pet Travel Scheme or any relevant Great Britain and/or Northern Ireland "Travelling with Pets" rules;
    - travel outside of those European Economic Area (EEA) qualifying countries specified under the EU Pet Travel Scheme;
    - confiscation, detention, requisition, damage destruction or any prohibitive regulations by customs or any government officials or authorities of any country unless specifically covered by this policy;
    - exchange rate differences.
- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- The exclusions as listed under the veterinary treatment section of your policy.
- The exclusions as listed under the general exclusions section of your policy.

Holiday Cancellation Cover

What you are covered for

- ✓ We will pay up to the Annual Benefit Limit less the applicable excess specified on your Certificate of Insurance under the Travel Booster optional cover for reasonable travel and accommodation expenses incurred by you if you have to cancel or cut short your holiday because your pet needs immediate life-saving surgery while you are away or up to 14 days before you leave.
- ✓ This cover applies to trips that exceed three overnight stays.

Things to be aware of

- ! You must, at your own expense, provide us with receipts showing the dates and costs you had to pay because of cancelling or cutting short your holiday from the travel company, tour operator or other similar party.
- ! This cover is capped at the Annual Benefit Limit of the Travel Booster optional cover as specified on your Certificate of Insurance. Utilisation of other covers offered in this Booster during the policy year will affect the available balance.
- ! Excess payable under this benefit is fixed at:

Excess (on a per claim basis)	£99

What you are NOT covered for

- × Any claim made within, or relating to the applicable waiting period.
- × The excess to this section of cover as shown on your Certificate of Insurance.
- × Any holiday costs where the holiday was booked less than 28 days before you leave.
- × If your pet dies before your return travel is arranged the cost of the return journey will not be covered.
- × The amount you can claim back from anywhere else.
- × Any extra costs incurred because you delayed letting the company providing your transport and accommodation know you had to cancel.
- × Any costs for anyone else that is on holiday with you.
- × Any holidays of three nights or less.
- × Surgery for non-life-saving operations.

- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- The exclusions as listed under the general exclusions section of your policy.

Section 10: General conditions

General things to be aware of

- ! You agree to us contacting your vet, or any other relevant party to assist us when reviewing a claim.
- ! You agree to provide us with any reasonably requested additional information to assist us when reviewing a claim or your policy. This includes but is not limited to proof of previous insurance (more specifically an official cancellation email or letter), photographic evidence, written statements from your vet, breed certificates, vaccination certificates and health certificates (issued for travel and/or adoption).
- ! You agree to notify us and pay back any claim payments made in error.
- ! You agree that any cover and any claim payment available to you under this policy shall be suspended by us, at any time we may be required to do so, due to any UK and/or other international regulatory sanctions, prohibitions or restrictions, until we are able to remove the suspension.
- ! A dog on a designated road must be on a collar with lead attached and under control (Section 27 of the Road Traffic Act 1988).
- ! You must ensure that any dog lead, collar and/or harness is in good condition and fits your pet to prevent escape. You must also ensure that any lead is used in such a way as to prevent the same slipping out of your grasp should your pet suddenly pull away from you.
- ! You must ensure your pet cannot escape or stray from your property and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape. When loading your pet into or out of your vehicle, you must ensure that the area is either secure or your pet is on a lead.
- ! Your pet must be microchipped and this information kept up to date in line with UK law.
- ! During the policy year you must take care of your pet including promptly arranging and paying for any treatment normally recommended by your vet to prevent or reduce the risk of illness or injury.
- ! Claims that could have been prevented by vaccination, and no vaccination was given may be rejected. You must ensure that your pet is vaccinated against:
    - Distemper;
    - Hepatitis;
    - Leptospirosis;
    - parvovirus and kennel cough (for dogs);

- feline infectious enteritis, feline leukaemia and cat flu (for cats).

! You must also agree to have your pet vaccinated against any other disease (and keep vaccinations up to date) as recommended by your vet.
! You must ensure that your pet is wormed regularly and if there is a risk of contagion, to keep your pet isolated.
! You must be a resident of the United Kingdom, the owner of the pet on the policy and the pet resides at the same address as you.
! You must have no unspent convictions for any kind of offence involving dishonesty or fraud.
! You have never had a pet insurance policy cancelled by an insurer or been declined for pet insurance.
! You must be over 18 years of age.
! If any of the following change in circumstances occur you must notify Spot On as soon as possible:
    - Change of ownership
    - Change of address
    - Your pet develops behavioural problems or shows any signs of aggressive or vicious tendencies
    - You are planning on using your pet for breeding, working, pointing, field work or hunting
    - You are planning on using your pet for purposes other than as a domestic or household pet
    - You receive a complaint against your pet

  Failure to notify Spot On of these changes may invalidate this policy. We reserve the right to alter the terms of this policy immediately after we are notified of such changes.

! You must notify us as soon as is practical of any incident which may give rise to a civil claim against you, whether one is forthcoming or not as failure to do so may result in us having to reduce the claim payment or not make payment at all.
! You are required to take care to supply accurate and complete answers to all the questions you were asked at the time of insuring with us. It is important that you check your records for the information you or anyone else on your behalf have provided and notify us immediately of any changes or inaccuracies in these details. Failure to provide accurate and complete information to the best of your knowledge may result in increased premiums, refusal of a claim or your policy being cancelled, and may affect your ability to gain insurance from other insurers.
! We reserve the right to cancel or void this policy and to retain the premium where we believe you have deliberately or recklessly misstated, omitted or concealed a fact we consider important to the risk either when taking out a policy for the first time or renewing it.

- We will be entitled, at our cost, but in your name, to take legal proceedings for our benefit in respect of the cost of any claim we have, or are about to pay, that is attributable to a third party. In English Law this is called subrogation and means that an insured party (you, as the policyholder) agrees to have us, as your insurer, to recover any losses incurred or caused by a third party and we inherit the right to recover any losses from the third party responsible for the loss.
- When using the professional services of a dog walker, pet groomer, pet minder, trainers or any other related service, it is your responsibility to make sure the person and/or business has the appropriate third-party liability insurance cover.

Section 11: General exclusions

General things you are NOT covered for

- Any pre-existing conditions.
- Any claim made within, or relating to the applicable waiting period.
- Any costs in excess of the Annual Benefit Limit as specified on your Certificate of Insurance.
- Any costs arising from your pet being medically overweight or underweight except where weight gain/loss is as a result of a diagnosed illness.
- Any claims arising from your pet being neutered or spayed.
- Any claim arising as a result of:
    - Any sexually transmitted disease;
    - Aujesky's disease (pseudorabies);
    - Leishmaniasis/leishmaniosis;
    - Rabies.
- We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act on the part of any person.
- Any claims arising as a result of Act of Parliament, by law or central or local government regulation.
- Any claims arising from the destruction of your pet, by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.
- Any costs and compensation if your pet is put to sleep under a court order of the Animal Health Act 1981/2002 and/or Animal Health and Welfare Act 1984.
- We will only pay costs which are incurred as direct consequence of the event which led to the claim you are making under this policy.
- Any costs relating to the fitting or treatment of prosthetic and/or artificial limbs to your pet including the actual cost of the prosthetics and/or artificial limbs themselves.
- Any costs involved in any organ transplants or your pet being a blood donor including any loss or damage as a result of your pet undergoing organ transplants or blood donation.
- Any costs involved in your pet under-going stem cell and/or gene therapy treatment including any loss or damage as a result of your pet undergoing such treatment.

- Any loss as a result of an act of force or violence for religious, ideological or political reasons, war, riot, civil commotion, revolution or similar event including any act of terrorism of any kind.
- We shall not be liable where we have not received the full outstanding premium.
- We shall not be liable under this policy unless you have complied with all the terms, conditions and endorsements of this policy.
- We shall not pay any claims where your pet has been used for or in connection with a trade, profession, breeding (whether as a business or not) or where your pet has been bred for monetary gain or reward, unless we have agreed in writing to cover such use.
- We shall not be liable for any claims of any kind which are caused by your pet straying, escaping, damaging property, or attacking persons or pets if your pet has done this before.
- Any claims arising as a result of restrictions put on your pet by the Department for Environment, Food and Rural Affairs (DEFRA) and/or the Animal & Plant Health Agency (APHA).
- Any claim arising from radiation, nuclear explosion, or pollution of air, soil and water.
- Any actual or threatened malicious use of pathogenic or poisonous biological or chemical materials.
- Any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
    - An epidemic, pandemic, 'notifiable disease' or other such health warning, or declared as such by the Ministry of Health, The Department for Health and Social Care, a chief veterinary officer, Department for Environment, Food and Rural Affairs (DEFRA) and/or the World Health Organisation;
    - Arising from any fear or threat (whether actual or perceived) of such epidemic, pandemic or 'notifiable disease' being declared or occurring.
- Any claim involving the use of or inability to use a computer (including electronic devices such as smart phones, tablets, airtags, microchips, tracing devices, monitoring devices and wearable technology) or electronic data.
- Any legal liability that is insured by another policy.
- Any of the following dogs are excluded from coverage:
    - Any dogs used for business, commercial, trade, racing, guarding, showing, therapy, support or working purposes;
    - Any dogs who are used or trained for purposes other than as a domestic or household pet;
    - Any dogs used for breeding;
    - Any dogs used as gundogs, or used for or in connection with shooting, pointing, field work or for the purposes of hunting of any kind;

- The following dogs, as outlined in the Dangerous Dogs Act 1991, are specifically excluded from cover under any section of this policy:
    - Pit Bull Terrier;
    - Japanese Tosa / Tosa Inus;
    - Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff);
    - Fila Brasileiro;
    - Including any "type", as defined in the Dangerous Dogs Act 1991, considered to match the description of a prohibited "type"; any breed crossed with the above; and any other breed or type deemed be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991.
- In addition, please see Spot On's website www.spotonpetinsurance.co.uk/faqs for a current list of types/breeds (including any breed crossed with these dogs) which are excluded from cover under any section of this policy.

× Any of the following cats are excluded from coverage:
- Any cats used for business, commercial, trade, racing, guarding, showing, therapy, support or working purposes;
- Any cats used for breeding;
- The following breeds of cats will not be covered, regardless of whether these are a pedigree or cross breeds:
    - Asian Leopard Cat;
    - Chausie;
    - Keetso;
    - Or any crossbreed of the above.
- In addition, please see Spot On's website www.spotonpetinsurance.co.uk/faqs for a current list of types/breeds (including any breed crossed with these cats) which are excluded from cover under any section of this policy.

× Any claim where we discover your pet has shown previous aggressive or vicious tendencies or has previously attacked, bitten or inflicted injury before the start date of your policy.
× Any claim if your pet is kept or lives on premises which sells or supplies alcohol.
× Any pet less than 4 weeks old.
× If at the time of any incident which results in a claim under this policy there is another insurance covering the same injury, illness, bodily injury, death, loss, theft, straying, damage, destruction, expense or liability we will not pay more than our proportional share.
× Any claims caused by, connected to, or results from you not complying with any part of the EU Pet Travel Scheme (PETS), the Northern Ireland Pet Travel Scheme (NIPTS) or any relevant Great Britain "Travelling with Pets" rules.

- Occurring outside the UK (unless the Travel Booster optional cover is selected – see Travel Booster for more details).
- Any claim resulting from your pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.

Section 12: Reduce your premium (Body Condition Score)

Body Condition Score

What is this?

We encourage a long and healthy relationship with your pet. This is why we introduced a Body Condition Score rewarding responsible pet ownership. The Body Condition Score is determined using a known method of evaluating body composition using the appearance and feel of the animal to assess body condition. If the Body Condition Score indicates that the body condition of your pet is in an ideal range you will qualify for a discount.

How do I qualify?

By following the easy steps below:

Step 1: Login to your customer portal

Step 2: Select edit Body Condition Score

Step 3: Submit the details of the vet who will be inspecting your pet

Step 4: Take your pet to the vet for physical inspection and ask your vet to complete the Body Condition Score Digital Form via the link we provide.

Once the vet completed the digital form via the link shared, we will do the rest. Depending on your pet's Body Condition Score you might qualify for a discount on your next monthly premium payment.

Things to be aware of

- ! The Body Condition Score Digital Form needs to be completed by a vet and can only be accessed by the link shared.
- ! The discount will be applied going forward from the next possible cover month (you will be notified).
- ! The applicable discount will be valid for a period of two years after which a new Body Condition Score will need to be submitted for re-assessment.

Section 13: Make a claim

How to make a claim

The quickest way to make a claim is to follow our claim procedure, which can be accessed on Spot On's website: www.spotonpetinsurance.co.uk/how-to-claim.

What happens next

Once Spot On has all the necessary information, your claim will then be processed by the claims team. To make the process as seamless as possible you will need to provide Spot On with any information and documents relating to the claim that have been asked for, and agree that Spot On has permission to ask the vet or therapist for any relevant information needed.

Things to be aware of

- ! In the rare instance where the vet is not completing the digital claims form timeously, we might request your assistance in following up with your vet directly.
- ! Any claims where additional information is requested either from you and/or the vet will be placed on hold pending receipt of the information requested 30 days after the claim submission date. If the requested information is not received after an additional 90 days we reserve the right to completely withdraw the entire claim.
- ! For any claims or notification of a potential claim under the Public Liability section these must be made to us immediately.
- ! We do not offer pre-authorisation of claims under our policy. However, our team of experts are always available to provide specific policy information and guidance regarding coverage, ensuring that policyholders and vets can make informed decisions before treatment is carried out.
- ! If you disagree with a claim decision, you have the option to challenge it by submitting an appeal to the claims team. This will need to be submitted within 90 days of receiving the claim decision, along with any additional information requested by the claims team to support your claim review.
- ! Remember you are always able to raise a complaint at any time. Please refer to Section 14: Make a Complaint for details on how to do so.

Section 14: Make a complaint

How to make a complaint

- The quickest way to get matters resolved it to follow our complaints procedure, which can be accessed on Spot On's website: www.spotonpetinsurance.co.uk/complaints.
- Failing that you can always also contact us at complaints@spotonpetinsurance.co.uk.
- If you are still not happy with our internal feedback and we have issued you with a final response letter, you can refer your complaint to the Financial Ombudsman Service, free of charge. You must do so within six months of the date of receiving our final response letter. If you do not refer your complaint in time, the FOS will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the FOS believes that the delay was as a result of exceptional circumstances).
- Further details regarding the FOS can be obtained from their website at www.financial-ombudsman.org.uk. Alternatively, the FOS may be contacted in the following ways: POST - The Financial Ombudsman Service, Exchange Tower, London, E14 9SR; PHONE - 0800 023 4567; or EMAIL - complaint.info@financial-ombudsman.org.uk.

Section 15: Renew Or Amend your policy

How to renew your policy

- Your policy is in force for 12 months providing you continue to pay your monthly premium. To avoid the risks associated with a break in cover, your policy will renew automatically every 12 months unless you instruct us to cancel your renewal.
- Spot On will send you a renewal invitation by email at least 27 days before your actual policy renewal date with the full details of your premium, contributions, policy coverage and Terms and Conditions for the next policy year. This gives you enough time to consider and compare the renewal offer and let us know what you want to do.
- Once you've received the invite to renew your policy and decide not to renew, you can cancel the auto renewal.
- Your renewal invite details the future monthly Direct Debits payment amounts to assist with your decision and to ensure that your cover continues seamlessly with timely premium collections. If you cancel your renewal these will not be collected.
- When inviting renewal of this policy we may, at our sole discretion (and for a valid reason as we deem appropriate, taking into consideration, but not limited to your pet's age, medical and/or claims history) change the cover, benefits, premium, terms and/or conditions.
- You understand premiums may increase at renewal due to things like ever-increasing veterinary costs and pets getting older amongst other factors.

How to amend (increase/decrease cover) your policy

- You can make changes to your policy on your Customer Portal or by sending us an email at: info@spotonpetinsurance.co.uk. Changes will be effective from your next possible cover month.
- You are able to increase/decrease your vet fee Annual Benefit Limit, change your excess and add/remove optional covers during the policy year. Changes will be effective from your next possible cover month.
- Any amendments made within a period of 10 days before the next cover month will only be effective from the subsequent month of cover.
- Please note that any diagnosed or undiagnosed condition, related condition or bilateral condition which has happened or has shown signs or symptoms of existing in any form prior to the increase in cover (vet fee Annual Benefit Limit increase, added optional cover or reduction in excess) will not benefit from the increase in cover.

Section 16: Cancel your policy

Cooling off period

! Once you receive your full policy documents and you are not satisfied with the offering, you have 14 days within which you can cancel the policy and receive a refund of any premium you have paid unless you have made a claim. If a claim has been made any outstanding premium will be due at cancellation, which we will request to be paid before any claim is made.

When can I cancel after the Cooling off period?

! After the 14 day period, as long as no claim has been made, you may cancel this policy at any time and receive a pro rata refund of the premium paid for each unexpired full month of cover, calculated from the date the cancellation request is received by us.

! If a claim has been made any outstanding premium will be due at cancellation, which we will request to be paid before any claim is made.

How to cancel

! Should you wish to alter this policy or cancel it please contact Spot On using the email address: info@spotonpetinsurance.co.uk

Section 17: Legal Information

Cancellation by us

- If you miss a payment
  - ! If you miss a payment for your policy, we will email you to let you know. We will ask that you pay all missed payments to keep your policy going. If you make a claim, we will need you to pay the missed payments before we can pay the claim. If we have been unable to take payment after 24 days from the start date or any subsequent premium payment due date, your policy will be cancelled. We also reserve the right to cancel your policy at any time after 3 missed premium attempts (including recollection attempts).
- If you cancel your direct debit mandate
  - ! If you cancel your direct debit mandate for your policy, we will email you to let you know once we have received the notification. We will ask that you update your banking details on the customer portal to enable us to collect future premiums and keep your policy active. If we have not received updated banking details within 3 days of you cancelling your direct debit mandate, we reserve the right to cancel your policy.
- Other cancellations
  - ! We can cancel this policy at any time by giving 14 days' notice. We will refund any premium that you have paid for the part of the policy year after the date of the cancellation.
  - ! You will receive a pro rata refund of the premium paid for each unexpired full month of cover, calculated from the date of cancellation.

Financial Services Compensation Scheme

! You may be entitled to compensation from the Financial Services Compensation Scheme if a firm has stopped trading or does not have the financial resources to pay claims. You can get more information by asking us or by visiting their website at www.fscs.org.uk.

How we use your personal information

! The administrator is the data controller of any personal information you provide to the administrator or personal information that has been provided to the administrator by a third party. The administrator collects and process information about you in order to arrange and administer insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve

sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

- For further information on how your information is used and your rights in relation to your information please see the Privacy Policy - www.spotonpetinsurance.co.uk/privacy-policy. If you have questions in relation to this notice, or data protection generally, please contact Spot On's data protection officer, whose contact details are provided below.
- You can contact the data protection officer by email on dpo@spotonpetinsurance.co.uk.

Language

- All communication between you and us will be conducted in English.
- If you need any of the policy documents in large print, audio or Braille, please email us at info@spotonpetinsurance.co.uk and we will do our best to help.

Opt Out

- If you don't want to receive information on any of our new products or services you can simply send the word "OUT" to Spot On by e-mailing optout@spotonpetinsurance.co.uk.

Updating Your Records

- If you think our records are wrong or out of date, particularly your contact details, it is important that you contact us and we will correct them.

Applicable law and Third parties

- Both parties are entitled to choose the law applicable to this contract of insurance. We propose the law of England and Wales and in the absence of any agreement to the contrary, the relevant law of England and Wales shall apply. Any disputes shall be referred to the exclusive jurisdiction of the relevant English Courts.

Fraud

- It is very important that you provide us with correct information when taking out your insurance for your pet. If you purposely supply incorrect information, act dishonestly or make an exaggerated or false claim, we will cancel your policy, not pay your claim and retain any premiums from the date of the fraudulent claim.

- If we have paid a claim to you and then are made aware that it was done fraudulently, you will need to pay all claims money back to us from the date the fraud occurred. The amount you would need to pay back would also include any eligible claims made after the date the fraud occurred. We are also responsible for informing other organisations and relevant authorities of any fraudulent claims that you make. It is your responsibility to tell other insurers that we have cancelled your policy due to fraud.

About the insurer and Spot On

- Insurance is provided by Antares Insurance Company Limited, 21 Lime Street, London, EC3M 7HB registered under company number 13763689 which is authorised and regulated by the Financial Conduct Authority under firm reference number 967451 and by the Prudential Regulation Authority. As the underwriter Antares Insurance Company Limited is responsible for this policy document.
- Antares Insurance Company Limited pay Trusted Insurance Services Ltd a commission for each policy sold. The commission is based on a percentage of the insurance premium paid.
- Spot On, a trading name of Trusted Insurance Services Ltd, is an appointed representative of City Insurance Brokers Ltd who is authorised and regulated by the Financial Conduct Authority (FRN 831252). Trusted Insurance Services Ltd is registered in England and Wales at the following address 18th Floor, 100 Bishopsgate, London, United Kingdom, EC2N 4AG with company registration number 13288742.
- Spot On does not provide advice or any personal recommendation about the insurance product offered.

Get In Touch

Website

www.spotonpetinsurance.co.uk

Email

info@spotonpetinsurance.co.uk

Address

18th Floor (Trusted Insurance Services Ltd)

100 Bishopsgate

London

United Kingdom

EC2N 4AG