



YOUR POLICY BOOK  
**PET INSURANCE**

**SAGA**  
Experience is everything



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## WELCOME TO SAGA PET INSURANCE

Thank you for taking out pet insurance with Saga.

This book, together with your policy Schedule and any endorsements, contains all the information you need to know about your Saga Pet Insurance policy and we hope you find it easy to understand.

Overleaf you'll find an overview of our three cover levels, so you can easily see what's included in the policy you have chosen. Please check this to make sure it's appropriate for your needs. All the other information we need to tell you is included after this, such as what we do with your personal information and how we are doing our best to combat fraud.

Next we tell you more specific information about your policy, including an explanation of words that have particular

meanings when they appear in this booklet, before getting down to the real detail of exactly what you can and can't claim for. There are some things that we always exclude from cover and these are shown in the General Exclusions towards the back of the book; while the General Conditions that follow explain what you need to do to ensure you have the full protection of your policy.

The Pet Travel Extension (section 10) is an additional option, which provides cover for your pet if you take it abroad. This is not automatically included in your policy, so please refer to your Schedule to see whether you have chosen it. If not, and you would like to do so, we will be happy to give you a quote.

Finally, if you need to make a claim on your policy, you can find details of how to do so on [page 30](#).

## OUR COVER AT A GLANCE

Your Schedule shows which level of cover you have chosen – Saver, Essential or Super.

Please note: Cover applies in the UK. If you have purchased the Pet Travel Extension, please see [page 21](#) for cover limits that apply whilst you are abroad with your pet.

| What's covered   | Saver  | Essential   | Super      |
|--|--|-------------|------------|
| Veterinary fees  | £2,000 (per condition, for a maximum of 12 months per condition) | £1,000      | £5,000     |
| Complementary medicine (included within veterinary fees limit)   | Not covered  | Not covered | £1,000     |
| Boarding kennels/cattery/professional pet home carer fees        | £400   | £750        | £2,000     |
| Third party liability (dogs only)                                | £2 million   | £2 million  | £2 million |
| Travel allowance   | £100   | £500        | £2,000     |
| Advertising and reward costs                                     | £250   | £250        | £1,000     |
| Reward cost (included within advertising and reward costs limit) | £50  | £100        | £200       |
| Holiday cancellation   | £500   | £1,500      | £2,000     |
| Death due to illness or injury                                   | Not covered  | Not covered | £2,000     |
| Loss by theft or straying  | Not covered  | Not covered | £2,000     |
| Accidental damage  | Not covered  | Not covered | £1,000     |

## SOME OTHER INFORMATION YOU NEED TO KNOW

### What happens when it's time to renew your policy

We will send you a renewal invitation around 21 days before your renewal date, which will include your premium for the next year. If you originally paid for your policy by Direct Debit, we will automatically renew your policy using these payment details, so you don't need to do anything if you want to renew your policy. However, if you don't want to renew, or you want to change your payment method, you will need to contact us on 0800 096 6666 to let us know. You will also need to cancel your Direct Debit mandate with the bank.

### Use of your information

The information you have given to Saga Services Limited (Saga) and/or the insurer(s) will be held and used to manage your insurance policy, which will include both underwriting and claim handling. For this purpose, Saga and/or the insurer(s) may disclose it to other interested third parties, such as other insurers, agents who provide services on their behalf and to regulatory authorities for this and the monitoring and/or enforcing of compliance with any regulatory rules/codes. It may also be used for offering renewals, research, and crime prevention purposes. Any calls made to Saga may be monitored and recorded to improve the service and help prevent and detect fraud. Saga and/or the insurer(s) may check information provided or received and may also undertake additional fraud searches.

Saga and/or the insurer(s) will hold your personal data securely and in accordance with Data Protection Legislation\*. From time to time Saga and/or the insurer(s) may use service providers and organisations outside the European Economic Area (EEA) where they do not afford the same level of data security as the UK. We will, however, use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information. All information you provide must be accurate and, if you have supplied another person's personal data who may be insured under the policy, you have done so confirming that you have the specific consent of that other

person to disclose that data.

Saga and/or the insurer(s) will use your information and sometimes that of other people named on your policy, either collected at the outset or obtained from other third party sources, for the following purposes:

- To assess financial and insurance risks, your insurance application, the terms on which cover may be offered, including your premium at quote and renewal, and the payment methods offered;
- To prevent and detect crime including fraud, money laundering and financial sanctions;
- To develop our products, pricing, systems, services and relationships with you;
- To comply with our legal and regulatory obligations.

These sources include credit reference bureaux, the electoral roll and public data provided to us by credit reference bureaux and other third parties. The credit reference bureaux will keep a record of the search; this may be reflected in your credit score.

Saga and/or the insurer(s) may share this information with third parties in order to carry out insurance-related activities on our behalf, including management of your claim, credit hire and legal advice.

If you contact us electronically we may store your Internet Protocol (IP) address or your telephone number supplied by your Service Provider. This may be used to identify repeat website visits, fraudulent behaviour or mystery shoppers using Saga websites.

Saga uses the data they collect from you, including special categories of personal data, to contact you and personalise their communication. Saga and/or the insurer(s) also use it for administrative purposes to provide the service you requested and for preparing quotations. If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that may be of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they

use to communicate with you. You can update these preferences by calling 0800 096 6666. For further information about how the Saga Group uses your personal information, please visit [www.saga.co.uk/privacy-policy](http://www.saga.co.uk/privacy-policy) or contact the Saga Group Data Protection Officer by email:

[data.protection@saga.co.uk](mailto:data.protection@saga.co.uk) or post: Saga Services Limited, 3 Pancras Square, London N1C 4AG

\* The General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK.

### **Fraud prevention and financial crime**

To help Saga prevent fraud, money laundering and other financial crime, the information you provide may be submitted to fraud prevention agencies and other organisations whose records may be searched.

As part of the insurer's fraud prevention process it will complete a number of enquiries to check the details you provide against relevant fraud prevention databases. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

The insurer and other organisations may also access and use this information to prevent fraud and financial crime, for example, when:

- checking details on applications for credit and credit-related or other facilities;
- managing credit and credit-related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

The insurer and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies in the United Kingdom.

If you would like to receive details of the fraud prevention agencies

used, please contact the Application Counter Fraud Manager, Saga Services Limited, PO Box 253, Seaham DO, SR7 1BN.

### **What happens if we change the underwriter of your policy**

Your Saga Pet Insurance policy is currently provided and underwritten by your insurer as part of an agreement between Saga Services Limited and them. If you have selected any additional cover options, these may be provided by different insurers. At some time in the future Saga Services Limited may enter into an agreement with a new provider for all or part of your policy, in which case this new provider will offer you pet insurance to replace your current policy. If this is the case, Saga Services Limited will write to you to confirm the details of the new provider and give you details of any changes to the Terms and Conditions of your policy. At this stage you will be given the option to refuse transferral to the new provider. For further information, please see Saga's Privacy Policy at [saga.co.uk/privacy-policy](http://saga.co.uk/privacy-policy)

### **The law that applies to this contract**

This policy will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

## **YOUR POLICY IN DETAIL**

Saga Pet Insurance is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar (registered in Gibraltar no. 88716), UK branch address: Acromas Insurance Company Limited, 3 Pancras Square, London N1C 4AG. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

Acromas Insurance Company Limited has arranged for its claims service, with the exception of Section 3 – Third party liability and Third party travel liability, to be administered by Insurance Factory

Ltd (Registered No. 02982445, FCA No 306164), 2nd Floor, 5000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN. Third party liability and Third party travel liability is administered by Acromas Insurance Company Limited, 3 Pancras Square, London N1C 4AG.

These details can be checked on the FCA's register by visiting the FCA's website at [register.fca.org.uk](http://register.fca.org.uk) or by calling 0800 111 6768.

Acromas Insurance Company Limited has relied on the information and statements you gave when they agreed to provide cover. This information and statements, together with this policy wording and the policy Schedule, form the insurance policy and must be read together as one document. Please read this Policy Book and your Schedule carefully to make sure they meet your needs.

You agree to pay the premium and to keep to the conditions of this policy. If you arrange to pay by Direct Debit and do not keep up your payments, you will not be covered by this policy from the date the premium was due.

Acromas Insurance Company Limited has agreed to insure you under the terms, conditions and exclusions in or endorsed on this Policy Book and for which you have paid or agreed to pay the required premium.

## SPECIFIC POLICY WORDS AND WHAT THEY MEAN

|                             |   |
|-----------------------------|---|
| <b>Accident</b>             | A sudden and unforeseen incident resulting in <b>injury</b> .                           |
| <b>Alternative medicine</b> | Herbal or homoeopathic medicine prescribed by a <b>vet</b> .                            |
| <b>Clinical signs</b>       | Changes in <b>your pet's</b> normal state of health, its bodily functions or behaviour. |

**Complementary treatment** Physiotherapy, osteopathy, chiropractic treatment provided by a qualified animal physiotherapist, osteopath or chiropractor; hydrotherapy provided by a veterinary practice or member of the Canine Hydrotherapy Association, or acupuncture carried out by a **vet**.

The following practitioners are considered to be suitably qualified: Association of Chartered Physiotherapists in Animal Therapy, National Association of Veterinary Physiotherapists, The International Association of Animal Therapists, Canine Hydrotherapy Association, International Veterinary Acupuncture Society (IVAS) and the Association of British Veterinary Acupuncturists (ABVA) or any other qualified person who has been agreed by **us**.

**Condition(s)** Any **injury, illness** or disease including directly attributable problems requiring **treatment**. **Condition** includes any bilateral **condition**, which means any **condition** affecting body parts of which **your pet** has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). When applying a benefit limit or exclusion, bilateral **conditions** are considered as one **condition**.

**Contribution** The percentage amount shown on **your Schedule** that **you** pay towards the cost of **treatment** for each **illness** or **injury** after deduction of **your excess**. This is mandatory for pets aged five years and over.

**Endorsement(s)** Changes (extensions or restrictions) from **our** standard **policy** that specifically apply to **your policy**. Any such changes will be specified in **your Schedule**.

|                             |   |                           |  |
|-----------------------------|---|---------------------------|--|
| <b>Excess</b>               | The first amount of each and every claim that <b>you</b> are required to pay.   | <b>Policy</b>             | <b>Your</b> Policy Book and <b>Schedule</b> , which includes any <b>endorsement(s)</b> that apply.   |
| <b>Family</b>               | <b>Your</b> spouse/domestic partner, children, parents or any other person permanently living in <b>your</b> home.  | <b>Pre-existing</b>       | <ol style="list-style-type: none"> <li>a. An <b>injury</b> that happened, or an <b>illness</b> that first showed <b>clinical signs</b> before <b>your pet's policy</b> started.</li> <li>b. An <b>injury</b> or <b>illness</b> that is the same as, or has the same diagnosis or <b>clinical signs</b> as an <b>injury, illness</b> or <b>clinical sign your pet</b> had before <b>your policy</b> started.</li> <li>c. An <b>injury</b> or <b>illness</b> that is caused by, relates to, or results from, an <b>injury, illness</b> or <b>clinical sign your pet</b> had before <b>your policy</b> started, no matter where the <b>injury, illness, or clinical signs</b> are noticed or happen in, or on, <b>your pet's</b> body.</li> </ol> <p>This is in addition to any <b>endorsement(s)</b> stated in <b>your Schedule</b>.</p> |
| <b>Illness(es)</b>          | Any sickness, disease or any change in <b>your pet's</b> normal healthy state which is not caused by <b>injury</b> .  | <b>Purchase price</b>     | The price that <b>you</b> paid for <b>your pet</b> , for which <b>you</b> must provide formal proof of purchase. If <b>you</b> did not pay for <b>your pet</b> or have no formal proof of purchase, then there will be no payment due.   |
| <b>Injury(ies)</b>          | Physical damage or trauma caused by an <b>accident</b> .  | <b>Schedule</b>           | The document showing details specific to <b>you</b> and <b>your pet(s)</b> and the cover <b>you</b> have selected. <b>Your Schedule</b> is part of this <b>policy</b> , and must be read in conjunction with the <b>policy</b> .   |
| <b>Liability</b>            | An obligation at law to compensate others.  | <b>Treatment/ Treated</b> | Any examination, consultation, advice, test, x-ray, medication, surgery, hospitalisation, nursing and care provided by, or under the supervision of a <b>vet</b> .   |
| <b>Owner</b>                | The person shown as the policyholder, who is responsible for the <b>pet(s)</b> and who the <b>pet(s)</b> resides with at the home address in the <b>United Kingdom</b> as shown on <b>your Schedule</b> .   | <b>United Kingdom/ UK</b> | England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.   |
| <b>Period of insurance</b>  | The period of time covered by the <b>policy</b> as shown in <b>your Schedule</b> .  |                           |  |
| <b>Personal property</b>    | Personal household contents <b>you</b> and/or <b>your family</b> own at the home address shown on <b>your Schedule</b> .  |                           |  |
| <b>Pet(s)</b>               | The cat(s) and/or dog(s) specified in <b>your Schedule</b> .  |                           |  |
| <b>EU Pet Travel Scheme</b> | Current EU Scheme (which includes Northern Ireland) where England, Scotland, Wales, Isle of Man and Channel Islands have been granted part two listed status allowing you to take <b>your pet</b> abroad to certain specific countries and re-enter the <b>United Kingdom</b> without the need for <b>your pet</b> to go into quarantine, provided certain criteria have been adhered to. |                           |  |

|                  |   |
|------------------|---|
| <b>Vet</b>       | A registered veterinary surgeon.  |
| <b>We/Us/Our</b> | Acromas Insurance Company Limited, which is a company registered with its head office in Gibraltar, No. 88716, 57-63 Line Wall Road, Gibraltar.   |
| <b>You/Your</b>  | The person shown in the <b>Schedule</b> as the policyholder, who is resident in the <b>United Kingdom</b> and who is the <b>owner</b> of the <b>pet(s)</b> specified in the <b>Schedule</b> . |



## SECTION 1 – Veterinary fees

**Your Schedule** will show whether **you** have selected the ‘Saver’, ‘Essential’ or ‘Super’ level of cover. This section should be read in conjunction with ‘General Exclusions’ on [pages 24 to 25](#), ‘General Conditions’ on [pages 25 to 28](#), ‘Additional Claims Conditions’ on [pages 28 to 30](#) and ‘How to make a claim’ on [pages 30 to 31](#).

| We cover the following  | We do not cover the following  |
|---|--|
| <p><b>Saver covers the following</b></p> <p><b>We</b> will pay veterinary fees for the cost of <b>treatment your pet</b> receives for a period of 12 months or up to the <b>policy</b> limit as stated on <a href="#">page 3</a>. This will always start or be calculated from the date in the <b>policy</b> year an <b>illness</b> or <b>injury</b> first shows <b>clinical signs</b> and symptoms, or an <b>illness</b> with the same diagnosis or <b>clinical signs</b> as the <b>condition</b> that <b>you</b> have claimed the cost of <b>treatment</b> for previously first showed <b>clinical signs</b> and symptoms.</p> <p>This includes the cost of drugs purchased from the internet or a chemist provided the claim is supported by a copy of the prescription supplied by <b>your vet</b>, and the payment receipt of the drug.</p> <p>The limit applies individually to each <b>pet</b> specified in <b>your Schedule</b> and the number of claims that <b>you</b> can make is unlimited, up to the <b>policy</b> limit, during the <b>policy</b> year in respect of fees incurred for the attendance and <b>treatment</b> by a <b>vet</b> following an <b>illness</b> or <b>injury</b>, including hospitalisation and essential home visits, sustained or contracted and notified during the <b>period of insurance</b>.</p> <p>If a number of <b>illnesses, injuries</b> or <b>clinical signs</b> are:</p> <ol style="list-style-type: none"><li>diagnosed as one <b>illness</b> or <b>injury</b>; or</li><li>caused by, related to or resulting from another <b>illness, injury</b> or <b>clinical signs</b>;</li></ol> <p>one period of 12 months or <b>policy</b> limit will apply to the <b>treatment</b> received for all the <b>illnesses, injuries</b> or <b>clinical signs</b>.</p> | <p><b>Exclusions applying to Saver only</b><br/>(please also see <a href="#">page 10</a>)</p> <ol style="list-style-type: none"><li>The <b>excess</b> shown in <b>your Schedule</b>. For each <b>illness</b> or <b>injury</b> that is <b>treated</b> during the <b>policy</b> year and is not related to any other <b>illness</b> or <b>injury treated</b> during the same year, <b>you</b> must pay an <b>excess</b> as shown in <b>your Schedule</b>.</li><li>The maximum amount <b>we</b> will pay for the cost of <b>treatment</b> of each <b>illness</b> or <b>injury</b> is the <b>policy</b> limit shown on <a href="#">page 3</a> that applies on the date the <b>illness</b> or <b>injury</b> first showed <b>clinical signs</b> and symptoms.</li><li>The cost of any <b>treatment your pet</b> receives more than 12 months after the date the <b>illness</b> or <b>injury</b> first showed <b>clinical signs</b> and symptoms; or the costs of any medicines or materials prescribed or supplied to be used after the period of 12 months has finished.</li><li>The cost of any <b>treatment</b> resulting from an <b>illness</b> or <b>injury</b> if the <b>clinical signs</b> are the same as the <b>clinical signs</b> of an <b>illness</b> or <b>injury</b> for which <b>we</b> have already paid the cost of <b>treatment</b> for 12 months, no matter where the <b>clinical signs, illness</b> or <b>injury</b> are noticed or happen in or on <b>your pet’s</b> body.</li></ol> |

## We cover the following

### Essential and Super cover the following

We will pay for the cost of **treatment your pet** has received during the **period of insurance** for **illness** or **injury** up to the amount stated on [page 3](#).

This includes the cost of drugs purchased from the internet or a chemist provided the claim is supported by a copy of the prescription supplied by **your vet**, and the payment receipt of the drug.

The limit applies individually to each **pet** specified in **your Schedule** and the number of claims that **you** can make is unlimited, up to the **policy** limit, during the **policy** year in respect of fees incurred for the attendance and **treatment** by a **vet** following an **illness** or **injury**, including hospitalisation and essential home visits, sustained or contracted and notified during the **period of insurance**.

### Super also covers the following

Fees for **alternative medicine** or **complementary treatment** which **your vet** recommends and has been approved by **us**. This includes a maximum limit of £400 for hydrotherapy provided by hydrotherapy pool operators who are members of CHA (Canine Hydrotherapy Association) or a veterinary practice. The maximum limit for hydrotherapy applies to each unrelated **condition treated**. However it does not re-apply to each **period of insurance**.

### All cover levels – Level of veterinary fees allowed

Every claim will be reviewed by a veterinary nurse and compared to charges for the same or similar **treatment** to ensure that the **treatment** and veterinary fees are necessary, essential and not excessive.

We will only pay up to a maximum of 100% mark up on the manufacturer's price of veterinary drugs.

## We do not cover the following

### Exclusions applying to Essential and Super only

(please also see below)

- a. The **excess** and any applicable **contribution** shown in **your Schedule**. For each **illness** or **injury** that is **treated** during the **policy** year and is not related to any other **illness** or **injury** **treated** during the same year, **you** must pay an **excess** (and if applicable the **contribution**) as shown in **your Schedule**. This means that when the **treatment** dates of an **illness** or **injury** fall into two or more **policy** years **you** pay an **excess** at each subsequent renewal of the **policy**. The **contribution** is calculated on the amount left after the **excess** is taken from the cost of **treatment**. The **contribution** will be deducted from each approved veterinary invoice.
- b. Fees for **treatment** after the **period of insurance** has expired unless the **policy** is renewed.

### Exclusions applying to all cover levels

- a. The **excess** and any **contribution** shown in **your Schedule**.
- b. Any costs resulting from an **injury**, **illness** or disease occurring or showing **clinical signs** within 14 days of the start of **your pet's** insurance.
- c. Costs resulting from or related to any excluded **condition** as shown as an **endorsement** in **your Schedule**.
- d. Any form of dental **treatment** for **illness**, other than non-cosmetic **treatment** required as a result of an **injury**.
- e. Any routine, preventative or cosmetic dental or gum **treatment** or scaling and polishing teeth.
- f. **Treatment** for gingivitis or periodontitis.
- g. More than two **treatments** for false pregnancy.
- h. Preventative and elective **treatments**, routine examinations and any claims arising as a result of these procedures including

### We cover the following

### We do not cover the following

but not limited to vaccinations, grooming (including dematting and nail clipping), bathing, worm, flea or tick control, removal of dew claws, routine spaying or castration (including the removal of retained testes), spaying to prevent the recurrence of false pregnancy, routine blood tests, routine anal gland expression, whelping or to any **treatment** in connection with pregnancy or giving birth.

- i. Fees for skin mite **treatment** unless prescribed by **your vet** in accordance with the drug manufacturer's guidelines.
- j. House calls, hospitalisation, portering fees or ambulance charges, regardless of **your** personal circumstances, unless **your vet** confirms that they are essential to **your pet's** health and that to move **your pet** would seriously endanger its health.
- k. Out of hours costs, fees or charges. The extra cost of any **treatment** outside a surgery's normal hours except for life-saving **treatment** that a **vet** considers cannot wait until normal surgery hours.
- l. Any claim for routine blood tests including blood tests carried out before surgery if **your pet** is less than eight years old. Unless there are **clinical signs** or something in **your pet's** medical history to suggest **your pet's** health may be at risk from the surgery and all the procedures connected to the surgery.
- m. Costs for **treatment** arising from **your pet** being overweight, except weight gain as a result of a diagnosed **illness**.
- n. The cost of any type of diet prescribed by **your vet**.
- o. Any fee charged by a **vet** to complete the claim form, to refer **your pet** to another veterinary practice, or fees for postage, packaging or couriers.
- p. Travelling expenses incurred by the **vet**.
- q. Any claim for any form of housing including cages, or bedding

**We cover the following**

**We do not cover the following**

- needed for the **treatment** or wellbeing of **your pet**.
- r. Organ transplantation, including pre and post operative care.
  - s. The cost of any prosthesis, including any **treatment** needed to fit the prosthesis, other than the cost of hip and/or elbow replacement and the cost for any eye lens implants.
  - t. Fees resulting from **pre-existing conditions** including any **endorsement(s)** specified in **your Schedule**.
  - u. Any costs for behavioural **treatment**.
  - v. Any costs for **alternative medicine** or **complementary treatment** if **you** have Saver or Essential Cover; and any fees for **alternative medicine** or **complementary treatment** not approved by **us** in advance of **treatment** if **you** have Super Cover.
  - w. Any claim for unnecessary duplicate diagnostic **treatment**.
  - x. Charges in respect of having **your pet** put to sleep, cremated, buried or otherwise disposed of or any post mortem costs.

## SECTION 2 – Boarding kennel/cattery or professional pet home carer fees

This section should be read in conjunction with 'General Exclusions' on [pages 24 to 25](#), 'General Conditions' on [pages 25 to 28](#), 'Additional Claims Conditions' on [pages 28 to 30](#) and 'How to make a claim' on [pages 31 to 32](#).

| We cover the following  | We do not cover the following  |
|---|--|
| <p><b>We</b> will pay up to £25 per day for essential boarding fees at a licensed kennel or cattery or professional pet home carer fees up to the amount stated on <a href="#">page 3</a>, for each pet specified in <b>your Schedule</b> should <b>you</b> suffer sickness, disease or bodily <b>injury</b> which has occurred and is diagnosed and reported during the <b>policy</b> period and necessitates <b>you</b> being hospitalised in the <b>UK</b> for a period exceeding four consecutive days.</p> | <ul style="list-style-type: none"><li>a. Fees as a result of hospitalisation for anyone other than <b>you</b>.</li><li>b. <b>We</b> will not pay <b>you</b> more than the maximum limit in any one <b>period of insurance</b>.</li><li>c. The first £25 <b>excess</b> of kennel, cattery or professional pet home carer fees.</li><li>d. Boarding at a veterinary practice.</li><li>e. Any costs arising from nursing home care or from convalescence care that <b>you</b> do not receive in a hospital.</li><li>f. Any costs arising from hospitalisation that <b>you</b> were aware was likely to be required at the start date of this insurance.</li><li>g. Any costs resulting from <b>you</b> having to go into hospital for the <b>treatment</b> of alcoholism, drug abuse, drug addiction, attempted suicide, self-inflicted injuries or elected cosmetic surgery.</li></ul> |

## SECTION 3A – Third party liability (applicable to dogs only)

This section should be read in conjunction with 'General Exclusions' on [pages 24 to 25](#), 'General Conditions' on [pages 25 to 28](#), 'Additional Claims Conditions' on [pages 28 to 30](#) and 'How to make a claim' on [pages 31 to 32](#).

| We cover the following   | We do not cover the following  |
|--|--|
| <p><b>We</b> will pay up to £2,000,000 which <b>you</b> become legally liable to pay as damages (including costs) during the <b>period of insurance</b>, for any claim or series of claims arising from any one event, if someone is accidentally injured or killed or their property is accidentally lost or damaged as a result of an incident involving <b>your</b> dog(s) named in <b>your Schedule</b>.</p> <p>If someone else is looking after <b>your</b> dog(s) when the <b>injury</b> or damage happens, <b>we</b> will still pay as long as:</p> <ol style="list-style-type: none"><li><b>you</b> asked them to look after <b>your</b> dog(s);</li><li><b>you</b> did not agree to pay them to look after <b>your</b> dog(s);</li><li>the <b>injury</b> or damage was not to them or their property.</li></ol> | <p>Any <b>liability</b> caused by or arising from:</p> <ol style="list-style-type: none"><li>The first £100 <b>excess</b> of each claim for loss or damage.</li><li>Any business or profession.</li><li>The hiring out of any animal.</li><li>Any agreement which imposes a <b>liability</b> on <b>you</b> which <b>you</b> would not be under in the absence of such an agreement.</li><li>Any costs incurred due to deliberate acts by <b>you</b> or members of <b>your family</b>.</li><li>Loss of or damage to property in the ownership, custody or control of <b>you</b> or <b>your family</b> or household, or any person employed by members of <b>your</b> household or any person looking after <b>your</b> dog(s) with <b>your</b> permission.</li><li><b>Injury</b> to or death of <b>you</b>, a member of <b>your family</b>, or persons permanently residing with <b>you</b> or any person looking after <b>your</b> dog with <b>your</b> permission.</li><li><b>Injury</b> to or death of any person who is under a contract of service or apprenticeship with <b>you</b> when such <b>injury</b> or death arises out of and in the course of employment by <b>you</b>.</li><li>Passing on any disease or virus.</li><li>Injury or death, or loss of or damage to property, caused by any motorised vehicle owned by <b>you</b>.</li><li>Fines, penalties or <b>your</b> breach of quarantine restrictions or import or export regulations.</li><li>Any incident occurring outside the <b>UK</b>.</li></ol> |

## SECTION 3B – Third party travel policy (applicable to dogs only)

This cover only applies if **you** have the Pet Travel Extension – please check **your Schedule**.

Section 3 has been extended to include cover while **your** dog(s) specified in **your Schedule** is/are travelling outside the **UK** for an unlimited number of trips during the **period of insurance**. This section should be read in conjunction with 'General Exclusions' on [pages 24 to 25](#), 'General Conditions' on [pages 25 to 28](#), 'Additional Claims Conditions' on [pages 28 to 30](#) and 'How to make a claim' on [pages 31 to 32](#).

| We cover the following   | We do not cover the following   |
|--|---|
| <p>As Section 3a, plus:</p> <p>Cover while travelling outside the <b>UK</b>.</p> | <p>As well as the Exclusions listed in Section 3a, other than Exclusion point l, any <b>liability</b> caused by:</p> <ul style="list-style-type: none"><li>m. Death, bodily injury, illness or disease occurring to any persons travelling with <b>you</b> or staying with <b>you</b> during a trip.</li><li>n. Damage to property belonging to or in the care, custody or under the control of persons travelling with <b>you</b> or staying with <b>you</b> during a trip.</li><li>o. Any <b>liability</b> arising under the laws of the USA or Canada.</li><li>p. <b>Your</b> dog(s) that do not have its/their main residence with <b>you</b> at <b>your</b> home address in the <b>UK</b>.</li></ul> |

## SECTION 4 – Travel allowance

This section should be read in conjunction with 'General Exclusions' on [pages 24 to 25](#), 'General Conditions' on [pages 25 to 28](#), 'Additional Claims Conditions' on [pages 28 to 30](#) and 'How to make a claim' on [pages 31 to 32](#).

| We cover the following  | We do not cover the following   |
|---|---|
| <p><b>We</b> will pay <b>you</b> for travelling expenses incurred up to the amount stated on <a href="#">page 3</a> for each <b>period of insurance</b>, should <b>your vet</b> refer <b>your pet</b> to another veterinary practice or veterinary hospital for <b>treatment</b> that is covered as part of a valid claim under 'Section 1 – Veterinary fees'. This cover is based on an allowance of 25p per mile.</p> | <ul style="list-style-type: none"><li>a. Any amount unless the cost of <b>treatment</b> of the <b>illness</b> or <b>injury</b> is covered under 'Section 1 – Veterinary fees' of this <b>policy</b>.</li><li>b. Any amount to travel to or from <b>your pet's</b> usual veterinary practice or a branch practice of a group of veterinary practices to which <b>your</b> usual veterinary practice belongs.</li><li>c. Any amount to travel to a hydrotherapy centre to which <b>your vet</b> refers <b>your pet</b>.</li></ul> |

## SECTION 5 – Advertising and reward costs

This section should be read in conjunction with 'General Exclusions' on [pages 24 to 25](#), 'General Conditions' on [pages 25 to 28](#), 'Additional Claims Conditions' on [pages 28 to 30](#) and 'How to make a claim' on [pages 31 to 32](#).

| We cover the following  | We do not cover the following  |
|---|--|
| <p><b>We</b> will pay <b>you</b> an amount not exceeding the amount stated on <a href="#">page 3</a>, subject to prior approval by <b>us</b>, to cover local advertising expenses incurred in an attempt to recover <b>your pet</b> following its theft or straying, including the payment of a reward which leads to recovery.</p> | <ul style="list-style-type: none"><li>a. Any amount if <b>your pet</b> is lost, stolen or strays within 14 days of the <b>policy</b> start date.</li><li>b. A reward claimed by any member of <b>your family</b> or household or by any person employed by <b>you</b> or residing with <b>you</b>.</li><li>c. Any reward where <b>you</b> did not obtain the full name, address and telephone number of the person who found <b>your pet</b>.</li><li>d. Any amount spent trying to find <b>your pet</b> if <b>we</b> have not given <b>our</b> prior approval to the way <b>you</b> have proceeded.</li><li>e. Any amount if <b>you</b> have not reported the loss to the appropriate dog rescue centre or dog warden and obtained written acknowledgement of the report.</li><li>f. Any reward paid to the person who stole <b>your pet</b>.</li><li>g. Any reward if <b>you</b> have not previously advertised the loss of <b>your pet</b>.</li></ul> |



## SECTION 6 – Holiday cancellation

This section should be read in conjunction with 'General Exclusions' on [pages 24 to 25](#), 'General Conditions' on [pages 25 to 28](#), 'Additional Claims Conditions' on [pages 28 to 30](#) and 'How to make a claim' on [pages 31 to 32](#).

| We cover the following  | We do not cover the following  |
|---|--|
| <p><b>We will pay you</b> up to the amount stated on <a href="#">page 4</a> for non-recoverable expenses incurred if <b>you</b> need to:</p> <ul style="list-style-type: none"><li>a. cut short <b>your</b> holiday during the <b>period of insurance</b>; or</li><li>b. cancel <b>your</b> holiday within seven days of <b>your</b> intended departure date because <b>your pet</b>:<ul style="list-style-type: none"><li>i. requires emergency life-saving <b>treatment</b>; or</li><li>ii. is stolen or lost in the <b>UK</b>.</li></ul></li></ul> | <ul style="list-style-type: none"><li>a. Any costs resulting from an <b>injury, illness</b> or disease occurring or showing <b>clinical signs</b> within 14 days of the start of <b>your pet's</b> insurance.</li><li>b. Expenses incurred in respect of any holiday booked less than 30 days prior to departure.</li><li>c. Expenses for anyone else who is travelling with <b>you</b>.</li><li>d. Any expenses resulting from a <b>pre-existing illness</b> or <b>injury</b>.</li><li>e. Any amount that <b>you</b> can claim back from anywhere else.</li></ul> |

## SECTION 7 – Death due to illness or injury

This cover only applies if **you** have Super cover – please check **your Schedule**. This section should be read in conjunction with ‘General Exclusions’ on [pages 24 to 25](#), ‘General Conditions’ on [pages 25 to 28](#), ‘Additional Claims Conditions’ on [pages 28 to 30](#) and ‘How to make a claim’ on [pages 31 to 32](#).

| We cover the following   | We do not cover the following   |
|--|---|
| <p><b>We will pay you the purchase price of your pet</b>, up to the amount stated on <a href="#">page 3</a>, in the event of death from <b>illness or injury</b> during the <b>period of insurance</b>.</p> <p>Cover applies until <b>your pet</b> reaches eight years of age.</p> | <ul style="list-style-type: none"><li>a. Any costs if death results from an <b>illness</b> or disease first occurring or showing <b>clinical signs</b> within 14 days of the start of this insurance.</li><li>b. Death from <b>illness</b> or disease after <b>your pet</b> has reached eight years of age.</li><li>c. If <b>your pet</b> dies as a direct or indirect result of an <b>illness or injury</b> that is <b>pre-existing</b>.</li><li>d. Any amount where <b>your pet</b> is put to sleep, unless a <b>vet</b> believes it is not humane to keep <b>your pet</b> alive because of incurable <b>illness or injury</b>.</li><li>e. Charges in respect of having <b>your pet</b> cremated, buried or otherwise disposed of, or any post mortem costs.</li><li>f. Any amount if <b>your pet</b> is put to sleep due to aggression, unless this can be attributed to a diagnosed medical <b>condition</b>.</li></ul> |

## SECTION 8 – Loss by theft or straying

This cover only applies if **you** have Super cover – please check **your Schedule**. This section should be read in conjunction with ‘General Exclusions’ on [pages 24 to 25](#), ‘General Conditions’ on [pages 25 to 28](#), ‘Additional Claims Conditions’ on [pages 28 to 30](#) and ‘How to make a claim’ on [pages 31 to 32](#).

| We cover the following  | We do not cover the following   |
|---|---|
| <p><b>We</b> will pay <b>you</b> the <b>purchase price</b> of <b>your pet</b> up to the amount stated on <a href="#">page 3</a> following loss by theft or straying during the <b>period of insurance</b> where the <b>pet</b> is not recovered within 45 days. In the event of <b>your pet</b> being recovered after a claim has been settled, then <b>we</b> are entitled to a refund of the amount paid.</p> | <ol style="list-style-type: none"><li>a. Any amount if <b>your pet</b> is lost, stolen or strays within 14 days of the <b>policy</b> start date.</li><li>b. Any amount if <b>your dog</b> is lost, stolen or strays if it was not in an enclosed areaw or on a lead.</li><li>c. Any amount if <b>your dog</b> is not reported as lost to the Dog warden. <b>You</b> must have evidence that <b>you</b> have advertised locally that <b>your pet</b> is missing.</li></ol> |

## SECTION 9 – Accidental damage

This cover only applies if **you** have Super cover – please check **your Schedule**. This section should be read in conjunction with ‘General Exclusions’ on [pages 24 to 25](#), ‘General Conditions’ on [pages 25 to 28](#), ‘Additional Claims Conditions’ on [pages 28 to 30](#) and ‘How to make a claim’ on [pages 31 to 32](#).

| We cover the following  | We do not cover the following  |
|---|--|
| <p><b>We</b> will pay <b>you</b> up to the amount shown on <a href="#">page 3</a> for accidental damage caused by <b>your pet</b> to <b>personal property</b> that <b>you</b> and/ or <b>your family</b> own.</p> <p>At <b>our</b> option <b>we</b> will settle any claim by payment, replacement or repair. <b>We</b> will pay claims based on the value of each item at the time the damage occurred.</p> | <ol style="list-style-type: none"><li>a. The first £100 <b>excess</b> of each and every claim.</li><li>b. Damage to property not owned by <b>you</b> or <b>your family</b>.</li><li>c. Accidental damage to any motor vehicle.</li><li>d. Damage caused by biting, chewing, scratching, fouling, urinating or vomiting.</li><li>e. The cost of replacing a damaged item with a new item, or more than the original purchase price of any damaged item.</li><li>f. Damage whilst <b>your pet</b> is unattended at <b>your</b> home address.</li></ol> |

## SECTION 10 – Pet Travel Extension

This section and its sub-sections only apply if the Pet Travel Extension **endorsement** is shown on **your Schedule**. All sub-sections of the Pet Travel Extension should be read in conjunction with ‘General Exclusions’ on [pages 24 to 25](#), ‘General Conditions’ on [pages 25 to 28](#), ‘Additional Claims Conditions’ on [pages 28 to 30](#) and ‘How to make a claim’ on [pages 31 to 32](#).

### Additional definitions

In addition to the definitions shown on [pages 8 and 9](#) of this **Policy Book**, the following definitions shown in bold also apply specifically to the Pet Travel Extension.

|                     |  |
|---------------------|--|
| <b>Carrier</b>      | A transport company approved by the Government to carry animals according to the <b>EU Pet Travel Scheme</b> .   |
| <b>Pet Passport</b> | The official EU Pet Travel Scheme <b>Pet Passport</b> issued by a vet who has been authorised by and in the EU to do so or the Animal Health Certificate (AHC) issued by a <b>UK</b> vet who has been authorised by the Government to do so. |

### Pet Travel Extension

This extension provides **your** current **policy** cover under Sections 1 to 9, subject to all **policy** terms and conditions, while **you** are travelling with **your pet(s)** outside the **UK**. There is no limit on the number of trips **you** can make with **your pet(s)** during the **period of insurance**.

The cover provided by this extension only applies to fees, costs, expenses and/or liabilities **you** have incurred while **you** and **your pet(s)** are travelling outside the **UK** and ends once **your pet(s)** returns to the **UK**.

If **your pet(s)** needs to continue with **treatment** on their return to the **UK**, **you** will need to make a new claim under **your UK policy** cover. This new claim will be subject to the standard **policy** terms and conditions and **policy** limits applicable to the cover level **you** have chosen for **your pet** while in the **UK**. If this happens, **we** will not ask

**you** to pay another **excess** or **contribution** for this claim.

### Additional cover

In addition to the cover provided under Sections 1 to 9, the following cover applies to this extension. This additional cover is also subject to all **policy** terms and conditions.

#### Section 5 – Advertising and reward costs

This section is extended to include the cost of repatriating **your pet** to **your** home address should this be necessary.

#### Section 6 – Holiday cancellation

This section is extended to include non-recoverable expenses incurred if **you** need to:

- cut short **your** holiday during the **period of insurance** because **your pet** dies whilst outside of the **UK**;
- cancel **your** holiday within seven days of **your** intended departure date because a **vet** has confirmed that **your pet** is too ill to travel with **you**; or
- cut short **your** holiday during the **period of insurance** because **your pet** requires emergency life-saving **treatment** whilst outside of the **UK**.

The following additional exclusions apply to the Holiday cancellation section:

- Any claim arising from a **condition** of which **you** were aware prior to the holiday being booked or before cover under this section started.
- Any claim where cover exists under a travel insurance policy.

## Cover and cover levels

If **you** have chosen the Pet Travel Extension, the cover levels shown below apply while **you** are travelling with **your pet(s)** outside the **UK**.

| Limits applicable to each pet covered under the Pet Travel Extension | Essential and Super covers | Saver cover   |
|--|----------------------------|---|
| Veterinary fees  | £5,000                     | £3,000 per condition for a maximum of 12 months per condition |
| Complementary medicine (included within veterinary fees limit)       | £1,000                     | £1,000  |
| Boarding kennels/cattery/professional pet home carer fees            | £2,000                     | £2,000  |
| Third party <b>liability</b> (dogs only)                             | £2 million                 | £2 million  |
| Travel allowance   | £2,000                     | £2,000  |
| Advertising and reward costs   | £1,000                     | £1,000  |
| Reward cost (included within advertising and reward costs limit)     | £200                       | £200  |
| Holiday cancellation   | £2,000                     | £2,000  |
| Death due to <b>illness</b> or <b>injury</b>                         | £2,000                     | £2,000  |
| Loss by theft or straying  | £2,000                     | £2,000  |
| Accidental damage  | £1,000                     | £1,000  |

Please note: where possible, **we** recommend that prior to **your** departure, **you** download a claim form from the website ([saga.co.uk](http://saga.co.uk)) or request one by telephone, and take this with **you** on **your** trip together with the **Policy Book** and **your Schedule**.

## We cover the following

### 10a – Quarantine costs

We will pay **you** up to £1,500 towards quarantine kennelling costs:

- a. whilst getting a new **Pet Passport** for **your pet** in the event that a microchip, which meets the requirements of ISO standard 11784 or Annex to ISO standard 11785, fails; or
- b. where **your pet** is required to be quarantined, despite compliance with all the required regulations of the **EU Pet Travel Scheme**.

### 10b – Loss of Pet Passport

We will pay **you** up to £250 for a replacement **Pet Passport** should the original **Pet Passport** become lost during a trip. This includes any quarantine costs incurred as a direct result of the loss of the **Pet Passport**.

### 10c – Repeat worming treatment

We will pay up to £50 should **you**, as a direct result of **your** departure for the **UK** being delayed by the **carrier**, incur fees getting repeat worming **treatment** for **your pet**.

### 10d – Emergency expenses

We will pay up to a maximum of £500 per claim for one of the following:

- a. Additional accommodation expenses up to £75 per day, plus repatriation expenses for **you** and **your pet**, if **you** cannot travel back to the **UK** as planned due to **your pet** needing emergency

## We do not cover the following

- a. Any costs where the microchip was not checked and found to be functioning properly within 14 days of **your** departure on a trip.
- b. Any costs arising from a **condition** that **you** were aware of prior to the trip.

- a. Any claim where the loss of the **Pet Passport** is not reported to the local police and the issuing **vet** as soon as possible.
- b. Any destruction, loss or theft of the **Pet Passport** that occurs prior to the start of **your** trip.
- c. Any claim for loss or theft of the **Pet Passport** while unattended, unless from a locked vehicle or locked accommodation.

- a. Any costs incurred in obtaining the initial worming **treatment**.
- b. Any costs incurred if the initial worming **treatment** was not performed in the time-scale required by the **EU Pet Travel Scheme**.
- c. Any costs incurred if the worming **treatment** was not necessary in order to comply with the **EU Pet Travel Scheme**.

The cost of the repeat worming **treatment** for **your pet**.

### We cover the following

- veterinary **treatment**;
- b. Additional accommodation and transportation expenses up to £75 per day, **you** incur whilst trying to find **your pet** before the due date of **your** return to the **UK**, if it becomes lost or strays whilst outside of the **UK**;
  - c. Additional accommodation and transportation expenses up to £75 per day, **you** incur if **your pet** becomes lost or strays whilst outside of the **UK** and **you** stay in the foreign country in an attempt to find **your pet**, for up to four days;
  - d. Additional accommodation expenses up to £75 per day, plus repatriation expenses for **you** and **your pet**, if **your pet's Pet Passport** is lost and this results in **you** missing **your** departure back to the **UK**; or
  - e. Additional accommodation expenses up to £75 per day, plus repatriation expenses for **you** and **your pet**, if **you** miss **your** departure back to the **UK** due to **your pet** requiring the worming **treatment** to be repeated.

### We do not cover the following

## Exclusions applying to the Pet Travel Extension

(These exclusions apply in addition to the General Exclusions on [pages 24 to 25](#))

1. Any loss due to infringement of United Kingdom animal health or importation legislation.
2. Any claim arising due to non-compliance with any part of the **EU Pet Travel Scheme** requirements, whether imposed by the Government, the **carrier** or other countries involved in the **EU Pet Travel Scheme**.
3. Any claim arising from delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country unless stated as covered elsewhere in this **policy**.
4. Any claim arising as a result of travel outside of those countries included in the **EU Pet Travel Scheme**.
5. Any costs imposed by the **carrier** to carry out checks whether required by them or by any Government or governing body.
6. Any costs incurred in order to comply with the **EU Pet Travel Scheme** unless stated as covered elsewhere in this **policy**.
7. Any translation costs incurred.

Conditions applying to the Pet Travel Extension

(These conditions apply in addition to the General Conditions on [pages 25 to 28](#))

1. Whilst abroad **your pet** must wear a collar containing details of a:
  - a. **UK** address;
  - b. **UK** telephone number; and
  - c. contact point for **you** within the country in which **you** are travelling.
2. Each **pet** insured must be of sound health and fit to travel at the start of any trip.

## GENERAL EXCLUSIONS

(applicable to all of the policy)

**We** exclude claims arising from the following:

1. Any **pet**:
  - a. less than eight weeks of age
  - b. aged eight years or over at the commencement date of an Essential or Super **policy**, or dogs aged nine years and over, or cats aged eleven years and over at the commencement of a Saver **policy**.
- 2a. Any **illness** or disease which **your pet** should have been vaccinated against, unless the **illness** or disease is contracted as a result of vaccine failure.
- 2b. Losses directly or indirectly arising from or attributable to any **condition pre-existing** at the start date of this **policy**.
3. The cost of any **treatment** if **you** have not followed the advice of **your vet**.
4. Any claims where **you** are no longer the **owner** of the **pet**.
5. The result of pregnancy, whelping, kitting, behavioural problems, training, therapy, or post mortem costs.
6. Any medication not prescribed by a **vet**, **treatment** not provided by a **vet**, or **complementary treatment** not recommended by a **vet** and approved by **us**.
7. Any claim as a result of rabies or any notifiable diseases as defined by Defra on their website [www.defra.gov.uk/animal-diseases/notifiable/](http://www.defra.gov.uk/animal-diseases/notifiable/)
8. Any loss occurring outside the limits of the **UK**, unless **you** have purchased the Pet Travel Extension.
9. Any **condition** excluded by **endorsement**.
10. Any loss or damage resulting from malicious, wilful or gross negligence of **your pet** by **you** or any member of **your family**, household, employees or anyone whom **you** have approved to look after **your pet**.



11. Any dog that is required to be registered under the Dangerous Dogs Act (1991) the Dangerous Dogs amendment Act (1997) and/or the Dogs (Muzzling) Regulations (Northern Ireland 1991) or as amended from time to time or any dog that is a cross breed of these with any other breed.
12. **Pets** sold or used in connection with any trade, business or profession, including breeding for commercial purposes, racing, hunting, coursing and commercial security.
13. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection or military or usurped power.
14. Loss or destruction of or damage to any property whatsoever or any indirect losses resulting or arising from radioactive contamination and explosive nuclear assemblies.
15. Any legal **liability** of any nature directly or indirectly caused by or contributed to or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
16. Infringement of United Kingdom animal health and importation legislation.
17. Intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
18. **Third party liability**  
In respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere unless directly caused by a sudden, identifiable, unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the **period of insurance** provided that:
  - a. all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place.

- b. **our liability** for all damages and claimants costs and expenses payable in respect of all pollution or contamination which is deemed to have occurred during the **period of insurance** shall not exceed £2,000,000 in the aggregate.

## GENERAL CONDITIONS

(applicable to all of the policy)

### 1. **Your duty**

The insurance cover this **policy** provides depends on the terms and conditions in this **Policy** Book, which must be read as one document with **your Schedule** and any **endorsements**. **You** must comply with the terms and conditions to have the full protection of **your policy**.

**You** agree to pay the **policy** premium and any additional premiums that may become due following a change **you** make to **your policy**.

It is **your** duty to provide **us** with correct information and to answer **our** questions with reasonable care and honesty, truthfully and completely. This includes information provided in respect of **your** home address, details of **your pet** including their age and breed, their **pre-existing conditions** and any claims **you** have made.

If **you**, or anyone acting for **you**, have deliberately misrepresented the answer to **our** questions, or misrepresented any answers provided to online questions by manipulating an answer and these answers would have:

- influenced **our** decision to provide **you** with insurance **we** would otherwise not have agreed to provide, or
- influenced the terms and conditions on which **we** have provided cover, or
- prevented **us** from charging the correct premium,

**we** will treat **your policy** as if it never existed and return any premium **you** have paid for the **policy** unless **we** have identified a

false or fraudulent claim when General Condition 9 will also apply.

If the misrepresentation is not deliberate but is careless **we** will either:

- treat **your policy** as if it never existed and return any premium **you** have paid for the **policy** if **we** would not have accepted the risk had **you** given the correct information; or
- amend **your policy** details to record the correct information, apply any terms that would have been applied had **you** given the correct information, and charge and collect any additional premium due.

2. Each insured **pet** must be currently vaccinated/boosted against distemper, hepatitis, para-influenza, leptospirosis and parvovirus for dogs and feline infectious enteritis and cat flu for cats. There is no cover for these **conditions** in the event that the required vaccinations have not been carried out. Homoeopathic vaccines are not acceptable.
3. **You** must provide proper care and attention for each **pet** specified in **your Schedule** at all times.
4. If required by **us**, **you** agree that **your** current or previous **vet** is allowed to release information regarding any **pet** specified in **your Schedule** and any charge will be at **our** expense.
5. **You** must arrange for a **vet** to examine and treat **your pet** as quickly as possible after it shows signs of an **illness** or an **injury**.
6. **You** must be the **owner** of **your pet(s)**.
7. **Your pet** must have its main place of residence at **your** home address in the **United Kingdom**.
8. If **you** upgrade **your** cover any increased limits will only apply for an **illness** or **injury** which:
  - a. is not the same as, is not caused by or does not have the same diagnosis or **clinical signs** as any **condition** occurring or showing **clinical signs** in the 12 months prior to the upgrade; and

b. occurs at least 14 days after the effective date of the upgrade.

#### 9. Fraudulent claims

If **we** discover that **you**, anybody insured by this **policy** or anyone acting for **you** has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
- misrepresented any answers to **our** questions or withheld any relevant information in order to influence **us** to accept a claim;
- provided false or invalid documents in support of a claim; or
- following an allegation or suggestion of fraud by **us** or another insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void,

**we** will investigate the claim and this could result in legal action by **us**.

**We** may:

- treat **your policy** as if it never existed from the date of the fraud or misrepresentation and retain any premium **you** have paid for these policies;
  - serve **you** with a seven-day notice of cancellation on all other policies which **you** hold with **us**; and
  - pass details to the police and fraud prevention agencies;
- or
- refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs that **we** have incurred.

#### 10. Cancellation within the first 14 days

**You** have the statutory right to cancel **your policy** within 14 days of the day of purchase of this **policy** or the day on which **you** receive **your policy** documentation, whichever is the later.

To exercise **your** right to cancel, please telephone on 0800 096 6666 or write to Saga Services, PO Box 253, Seaham DO, SR7 1BN.

If **you** cancel **your policy** within 14 days of receipt of **your policy** documents, **we** will give **you** a pro rata refund on **your** premium based on the cover **you** have had. If **you** do wish to cancel **your policy** and the insurance cover has not commenced **you** will be entitled to a full refund of the premium.

If after 14 days **you** have not cancelled **your policy**, **we** will assume that **you** accept the terms and want **your policy** to continue for the agreed **period of insurance**.

11. Cancellation by **you**

If this **policy** no longer meets **your** needs **you** have the right to cancel it at any point during the **period of insurance**. **You** can cancel **your policy** by telephone on 0800 096 6666 or by writing to Saga Services Limited, PO Box 253, Seaham DO, SR7 1BN. Cancellation is effective from the date **your** call or **your** letter is received.

**We** will refund any premium owing to **you** on a pro-rata basis, if **you** have not made a claim. Please note that if **you** amend or cancel **your policy** during the period of cover as shown on **your Schedule** and have paid by credit card or cheque, **we** will be unable to refund any amounts of £5 or less. Similarly, **we** will only request any payment from **you** if the amount is over £5.

12. Cancellation by **us**

**We** may cancel this **policy** by giving **you** seven days' notice by recorded delivery letter to **your** last known address.

This **policy** may be cancelled if:

- **you** do not pay any **policy** premium requested or, if applicable, fail to pay the instalment premiums;
- **your** insurance details change such that they no longer meet **our** acceptance criteria;
- **you** fail to provide further information or documentation **we** have requested in writing:
  - in support of **your** insurance application, renewal or adjustment **you** wish to make to **your policy**;
  - to assist us handle a claim that is being made;

- **we** act under General Conditions 1 – Your Duty or 9 – Fraudulent claims; or

- **we** discover that **you** have used fraud to obtain another policy underwritten by **us** and/or to make a claim under another policy that **we** underwrite.

**We** will refund to **you** the unused part of **your** premium.

13. If any **liability** under this insurance, other than that detailed in Sections 3a and 3b, is covered by any other insurance contract, **we** will not pay more than **our** rateable proportion. **You** must tell **us** the name and address of the other insurance company and **your** policy number with them.
14. Following a claim **we** shall be entitled to take over and exercise any rights in **your** name against any other party for **our** own benefit and at **our** own expense to recover any payment **we** have made under this **policy**.
15. **You** are required to provide **us** with all the help, information and documentation that **we** may require.
16. Financial Services Compensation Scheme  
**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)
17. Third party liability
  - a. In relation to any third party **liability** claims, Acromas Insurance Company Limited may pay up to the limit of cover or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further **liability** under this **policy** (except for costs and expenses of litigation recoverable or incurred with Acromas Insurance Company Limited consent prior to the date of such payment).
  - b. If any **liability** under this insurance is covered by any other

insurance policy (other than **your** household insurance if this is provided by Saga Services Limited) Acromas Insurance Company Limited will not pay more than **our** rateable proportion.

- c. **You** must take all reasonable precautions to prevent **accident, injury** or damage.

The General Condition below is only applicable to Saver cover:

19. In the event of the maximum amount being paid by **us** as a result of any **conditions we** shall not be liable for any future payments for that **condition**.

The General Condition below is only applicable to Essential and Super cover:

19. In the event of recurring or chronic **conditions**, the maximum benefit payable by **us** for these **conditions** will be restricted to the maximum benefit payable shown on [page 3](#) in any one **period of insurance**.

The General Condition below is only applicable to Super cover:

20. If **your policy** is cancelled because **your pet** is lost, stolen or dies and **we** pay a claim under any section of the **policy**, except Section 7 – Death due to illness or injury or Section 8 – Loss by theft or straying, and
- a. **you** pay by monthly instalments, **you** must continue to pay **your** instalments until the end of the **period of insurance**. Alternatively, **we** will deduct the instalments remaining for the rest of the **period of insurance** from the claim payment; or,
- b. **you** paid **your** annual premium as a single payment, **we** will not refund any premium to **you**.

## **ADDITIONAL CLAIMS CONDITIONS (APPLICABLE TO SECTIONS 1-10)**

**You** or **your** legal representatives must give **us** as quickly as possible full details of any incident which could lead to a claim under this **policy**.

### Section 1 – Veterinary fees

If **your pet's treatment** may exceed £1,000 (excluding VAT), **you** must notify **us** as quickly as possible for pre-authorisation and **we** will obtain a second opinion from **our vet**. **We** will waive the requirement for pre-authorisation when emergency life-saving **treatment** is required, but **we** may ask the **vet** to provide **us** with detailed information when submitting **your** claim to confirm the emergency **treatment** was necessary. In all other circumstances, if **you** do not notify **us** prior to proceeding with **treatment**, **your** claim may be declined.

A claim form completed by **your vet** and a detailed veterinary account with a full clinical history must support each claim. If **your vet** prescribes any drugs relating to **your** claim **you** can purchase the necessary drugs from an alternative supplier if **you** wish.

If it is more convenient, and the **vet** agrees, **we** can pay claims directly to the **vet**, after deductions. **You** can tell **us** to do this when **you** make a claim.

Unless **we** have **your** agreement to do so, **we** will not pay anyone other than **you**.

### Section 2 – Boarding kennel/cattery or professional home carer fees

**We** require a completed claim form and original receipts from the boarding kennel, cattery or professional pet home carer identifying the name of **your pet**, the **owner's** name and address, the date **your pet** was cared for by the kennel, cattery or professional pet home carer and the amounts charged for each day and the medical certificate from the hospital **you** attended showing **your** name, address and the dates of **your** hospital confinement.

### Sections 3a and 3b – Third party liability and Third party travel policy

If **your** dog(s) injures someone or damages their property, contact **us** as soon as possible and advise **us** of any possible claim.

1. **We** will give **you** instructions on what to do with any letter, claim, writ or summons. **You** must not answer these letters yourself.
2. Do not admit or accept **liability**, negotiate or make any payment

or promise of payment without **our** written consent.

3. Do not answer letters from people who may claim against **you** or who are acting for people who may claim against **you** without **our** written consent.
4. **You** are required to provide **us** with all the information that **we** may require.
5. **We** will have the sole conduct and control of any claim and legal proceeding relating hereto including the right to take proceedings in **your** name but for **our** benefit for any claim, damages or **liability**.

#### Section 4 – Travel allowance

**We** require written confirmation advising the point of departure, final destination and mileage covered, plus written confirmation from **your vet** that the referral of **your pet** was on his or her recommendation.

#### Section 5 – Advertising and reward costs

In the event of **your pet** being lost, stolen or straying, a completed claim form with details of recovery expenses and detailed accounts (advertising/reward) should be supplied. On the claim form **you** must also supply the name and address of the person/persons who recovered **your pet**.

1. **You** must contact **us** within seven days of **your pet** becoming lost, stolen or straying so that **we** can validate and authorise **your** claim.
2. **You** must notify the appropriate local authorities of the theft or loss as quickly as possible and **you** will need to supply **us** with the date, time and reference number of such report (dogs only).
3. For dogs, **you** must inform the dog warden, and for both dogs and cats, **you** should also make enquiries of **vets** and rescue centres in the area.
4. **You** must obtain **our** approval of costs before **you** advertise or try other methods of finding **your pet**.
5. Send **us** the receipts for advertising costs and copies of any adverts placed.

#### Section 6 – Holiday cancellation

Should **your pet** be stolen or lost, the police must be notified as quickly as possible, and **you** should supply **us** with the date, time and reference number of such report. For both dogs and cats, **you** should also make enquiries of **vets** and rescue centres in the area.

For emergency **treatment** claims, **we** require a claim form completed by **your vet**.

In both cases above, **you** should also obtain the booking invoice and cancellation invoice from **your** tour operator or travel agent showing the date of booking, holiday dates, total cost, date of cancellation and the irrecoverable charges incurred as a result of the cancellation.

#### Section 7 – Death due to illness or injury

**We** require a completed claim form by **your vet** stating the **illness** or **injury** which was the cause of death. In the event that **your pet** is put to sleep **we** require a certificate from **your vet** confirming that this was necessary for humane reasons to terminate incurable suffering. With the completed claim form please submit formal proof of the **purchase price of your pet**.

#### Section 8 – Loss by theft or straying

Should **your pet** be lost, stolen or strayed for longer than 45 days and **your pet** has not been recovered, a claim form may be submitted. With the completed claim form please submit formal proof of the **purchase price of your pet**.

1. **You** must contact **us** within seven days of **your pet** becoming lost, stolen or straying so that **we** can validate and authorise **your** claim.
2. **You** must notify the appropriate local authorities of the theft or loss as quickly as possible and **you** will need to supply **us** with the date, time and reference number of such report (dogs only).
3. For dogs, **you** must inform the dog warden, and for both dogs and cats, **you** should also make enquiries of **vets** and rescue centres in the area.

4. **You** must have evidence that **you** have advertised locally that **your pet** is missing.

#### Section 9 – Accidental damage

In the event of any incident occurring that may give rise to an accidental damage claim, **you** must inform **us** as soon as possible and **we** will supply the relevant claim form to be completed by **you**.

#### Section 10 – Pet Travel Extension

a. Quarantine costs

**Your** claim must be supported by a claim form completed by **you**. **You** must also supply documentary evidence that **your pet** was microchipped prior to **your** trip as required by the **EU Pet Travel Scheme**. **You** must supply receipts to support **your** claim.

b. Loss of Pet Passport

**Your** claim must be supported by a claim form completed by **you**. **You** must also supply receipts to support **your** claim.

c. Repeat worming treatment

**Your** claim must be supported by a claim form completed by **you**. **You** must also supply receipts to support **your** claim and documentary evidence that the worming **treatment** was necessary and obtained in the timescale required in order to comply with the **EU Pet Travel Scheme**.

d. Emergency expenses

A claim form completed by **you** must support **your** claim. **You** must also supply relevant receipts to support **your** claim and all claims for veterinary fees must be supported by a detailed veterinary account.

#### Loss by theft or straying

Under the Pet Travel Extension, the following additional claims procedures apply in respect of cover for loss by theft or straying. If **your pet** is lost whilst outside of the **UK** **you** must report the loss in accordance with the laws of the country in which the loss occurred. **We** will require proof that this has been done.

## HOW TO MAKE A CLAIM

The claims service for all sections apart from Section 3 – Third party liability and Third party travel policy will be administered by Insurance Factory Ltd (Registered No. 02982445), 2nd Floor, 5000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

If **you** need to make a claim, the following procedure will help guide **you** through the process.

1. Please first check **your Schedule** and **policy** to make sure that **you** are covered for this type of claim. If **you** are in any doubt, please call **us** on 0800 027 1334 from the **UK** or +44 239 262 7357 outside the **UK**, or email **us** at [sagaclaims@insurancefactory.co.uk](mailto:sagaclaims@insurancefactory.co.uk)
2. If the event is covered, please call **us** on 0800 027 1334 from the **UK** or +44 239 262 7357 outside the **UK**. **We** will ask for **your** name, address and **policy** number. Alternatively **you** can download a claim form by visiting **our** website [www.saga.co.uk](http://www.saga.co.uk)
3. **We** ask that **you** tell **us** of any incident as quickly as possible and supply any supporting documentation that is requested.
4. When **you** call **we** will take some relevant details and send **you** the relevant claim form within two working days.
5. **We** will respond to **you** within five working days of receiving **your** completed claim form.
6. The claim must be submitted within three months of **your pet(s)** receiving **treatment**.
7. **We** may use an external investigator to help **us** deal with **your** claim.

#### **Important**

If **your pet's treatment** may exceed £1,000 (excluding VAT), **you** must notify **us** as quickly as possible for pre-authorisation and **we** may obtain a second opinion from **our vet**. **We** will waive the requirement for pre-authorisation when emergency life-saving **treatment** is required, but **we** may ask the **vet** to provide **us** with detailed information when submitting **your** claim to confirm the

emergency **treatment** was necessary. In all other circumstances, if **you** do not notify **us** prior to proceeding with **treatment**, **your** claim may be declined.

### **The claims service for Section 3 – Third party liability and Third party travel policy**

In the event of a claim relating to Third party liability or Third party travel policy (Sections 3a or 3b) please call Acromas Insurance Company Limited on 0800 092 1749, email [petliabilityclaims@saga.co.uk](mailto:petliabilityclaims@saga.co.uk) or write to Acromas Insurance Company Limited, Saga Claims, PO Box 251, Seaham DO, SR7 1BJ.

## **CUSTOMER SERVICE**

### **Our customer service commitment to you**

Saga aims to provide you with high levels of service at all times. However, there may be times when you feel that our service has fallen below the standard you expect.

If this is the case and you want to complain, please contact the following depending on the nature of your complaint.

If you have a complaint about your Saga Pet Insurance policy, please contact Customer Services on 0800 096 6666.

If you have a complaint regarding your claim, please contact the appropriate claims manager from the following:

(Whether you are phoning or writing, please remember to quote your name, address and policy number, as it will help to deal with your enquiry or complaint quickly.)

Following the complaints procedure does not affect your rights to take legal proceedings.

### **For complaints regarding claims other than Third party liability, please contact:**

The Saga Claims Manager  
Insurance Factory Limited  
2nd Floor, 5000 Lakeside  
North Harbour  
Western Road  
Portsmouth  
PO6 3EN

Telephone: 0800 161 5194

Email: [sagaclaims@insurancefactory.co.uk](mailto:sagaclaims@insurancefactory.co.uk)

### **If your complaint is regarding a Third party liability claim, please contact:**

Claims Customer Care Department  
Saga Pet Claims  
PO Box 251  
Seaham DO  
SR7 1BJ

Telephone: 01303 776 778

Email: [technicalclaims@saga.co.uk](mailto:technicalclaims@saga.co.uk)

We will acknowledge your complaint within three working days of receiving it, investigate it thoroughly and as quickly as possible, and provide you with a final response letter confirming our investigation and conclusion in no later than eight weeks of receiving the complaint.

**If you are not satisfied with the final response, you may be able to ask the Financial Ombudsman Service (whose details can be found overleaf) to review your case.**

**If your complaint is about any other matter (please note we cannot deal with claim-related complaints):**

**Please contact:**

The Customer Relations Department  
Saga Services Limited  
PO Box 253  
Seaham DO  
SR7 1BN

Telephone: 01303 771160

Fax: 01303 771347

Email: [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk)

**If you are not satisfied with our final response, you can ask the Financial Ombudsman Service to review your case. Please see adjacent panel for further details.**

**Financial Ombudsman Service**

**The Financial Ombudsman Service resolves disputes in an independent and fair way. You can contact the Financial Ombudsman Service at:**

Insurance Division Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0300 123 9123 or 0800 023 4567

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Important note**

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve the matter. However, if we have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service.



**NOTES**

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# NOTES

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## HELPLINES

### CUSTOMER SERVICE

**For questions about your policy**

from the UK **0800 096 6666**

Monday to Friday 9am-5.30pm, Saturday  
9am-1pm.

### CLAIMS

**For new claims or help with your existing claim**

from the UK **0800 027 1334**

from abroad **+44 239 262 7357**

Monday to Friday 9am-5.30pm, Saturday  
9am-1pm.

### CLAIM FORM REQUEST

**To request a form by phone**

from the UK **0800 051 0112**

Monday to Friday 8.30am-5.30pm, Saturday  
9am-1pm.

**To request a form online**

**[saga.co.uk/pet](https://saga.co.uk/pet)**

Please have your policy number to hand when calling.

This Policy Book is also available in large print, audio and Braille. If you require any of these formats please contact us on **0800 096 6666**.

If you have a hearing or speech impairment, you can also contact us by emailing **[dda@saga.co.uk](mailto:dda@saga.co.uk)**

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