

**Pet
Insurance**

**an post
insurance**



Policy Document

Essential Policy

One Direct (Ireland) Limited, trading as An Post Insurance, is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post. An Post Insurance Pet Insurance is arranged and administered by Cover-More Blue Insurance Services Limited and underwritten by H.W. Kaufman Group Europe BV, trading as Cranbrook, on behalf of the insurer, Sava Insurance Company.

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ESSENTIAL 12 MONTH PET INSURANCE FOR CATS & DOGS

Please make sure that **You** read the **Policy** fully to ensure that the cover meets **Your** needs.

Statement of Demands and Needs

This product meets the demands and needs of pet owners seeking insurance which covers their **Pet** against medical **Illnesses** and **Injuries** caused by **Accidents** only, up to a set amount each year for as long as the **Policy** remains in force with each **Accident** being covered for **12 Months**; in addition, third party liability (dogs only) and other benefits including overseas travel.

This **Policy** document is part of **Your** insurance contract. The other parts are **Your Validation Certificate** and the email confirmation you have received from **Us**.

Vet Helpline

The Vet Helpline gives policy holders access to **Our** national network of RCVS (Royal College of Veterinary Surgeons) registered veterinary nurses 24 hours a day, 365 days a year.

Our nurses are available any time to answer any concerns **You** may have regarding **Your Pet's** health or general wellbeing.

We can help offer peace of mind and help with what to do next when **Your Pet** is unwell. Although **Our** service is not intended to replace a consultation with **Your Vet**, by calling **Us** first, **We** may be able to help prevent an unnecessary trip to the **Vet**, which can be time consuming and traumatic for **Your Pet**.

Tel: 01 913 1067

HOW TO CONTACT US

Customer Service and Renewals

Tel: 0818 22 22 22

Claims

Tel: 01 681 9156

Vet Helpline

Tel: 01 913 1067

DEFINITIONS

In this **Policy** certain words are defined and whenever they are used will have the meaning shown below:

12 Months

A period of 365 days from and including the date an **Injury** occurred, or the date on which the first **Clinical Signs** of an **Illness** manifested. Once **12 Months** have passed, there will be no more cover for that **Condition**.

Accident

A sudden, unexpected and unintended event which happens during the **Period of Insurance** which causes bodily **Injury** or death to **Your Pet**.

Aggregate

The total amount **We** will pay in any one **Period of Insurance**.

Claims Administrator

All claims will be handled by Davies Group, registered address: 7th Floor, 1 Minster Court, Mincing Lane, London, EC3R 7AA, UK.

Clinical Signs

Changes in **Your Pet's** normal healthy state, bodily functions or behaviour.

Complementary Treatment

Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic **Treatments** recommended by **Your Vet** and carried out by a **Vet** or certified therapist.

Condition

Any specifically identifiable **Illness** or **Injury** or any **Clinical Signs** of them. Recurring or on-going **Illnesses** or **Injuries** will be considered as one **Condition**. These are defined as:

- Bilateral disorders: those that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments, are considered as one **Condition**; or,
- Clinical manifestations resulting in the same diagnosis (regardless of the number of incidents or areas of the body affected) to which **Your Pet** has an on-going predisposition or susceptibility related in any way to the original **Condition**; or,
- **Conditions** which are incurable and likely to continue for the remainder of **Your Pet's** life.

Excess

The amount **You** are required to pay towards the cost of a claim during the **Period of Insurance**. The **Excesses** applicable are shown on **Your Validation Certificate** and will be deducted from any claim settlement. Claims under Section I: VETERINARY FEES will include a **Fixed Excess**, and if **Your Pet** is five or older, a **Fixed Excess and Percentage Excess**. If **Your Pet** turns five during the **Period of Insurance**, the **Percentage Excess** will only apply from the next **Period of Insurance**.

- **Fixed Excess:** the amount **You** are required to pay as the first part of a claim(s) made and will be payable for each **Condition** per **Period of Insurance**. If **Treatment** occurs within more than one **Period of Insurance**, the **Fixed Excess** will be payable for each **Period of Insurance** that **Treatment** occurred in.
- **Fixed Excess and Percentage Excess:** only applies to **Pets** 5 or older at the start of the **Period of Insurance**. The **Fixed Excess** will be deducted as described above. The **Percentage Excess** will be applied to all costs after the **Fixed Excess** has been applied. Please see an example of how to calculate the amount **You** will need to contribute in the event of a claim below:

Amount Claimed		€1,500
Less Fixed Excess	-€125	€1,375
Less Percentage Excess	15% of €1,375 = -€206.25	€1,168.75
Total Paid to You		€1,168.75
Total Paid by You	€125 + €206.25 = €331.25	

Illness

Disease, sickness or any change in **Your Pet's** normal healthy state not caused by **Injury**, and defects and abnormalities (including those **Your Pet** was born with or were passed on by its parents).

Injury

Physical damage or trauma caused immediately by an unforeseen and sudden external **Accident**. **Injury** does not include physical damage or trauma that occurs or manifests over a period of time.

Journey

A **Journey** is a trip or any period of time up to a maximum of thirty days spent by **You** with **Your Pet** when travelling within the European Union.

Market Value

The price generally paid for a similar **Pet** based on its age, breed and pedigree at the time **You** took ownership of **Your Pet**.

Maximum Benefit

The most **We** will pay out per **Period of Insurance** in **Aggregate** under each section of this insurance.

Period of Insurance

The **Period of Insurance** as described in the **Validation Certificate** and for which **We** have accepted **Your** premium. This is normally **12 months** but may be less if **Your Policy** is cancelled. Each renewal is the start of a new **Period of Insurance**.

Pet

The dog or cat specified in the **Validation Certificate**.

Pet Passport

A scheme that allows people in the Republic of Ireland to take their **Pets** to certain countries and bring them back again without the need for quarantine.

Policy

Your Policy document and most recent **Validation Certificate**.

Pre-existing Medical Condition

Any **Illness** or **Injury** that:

- Happened or first showed **Clinical Signs**; or,
- Has the same diagnosis or **Clinical Signs** as an **Injury** or **Illness** or Clinical Sign **Your Pet** had; or,
- Is caused by, relates to, or results from, an **Injury**, **Illness** or **Clinical Sign Your Pet** had; before the start date of **Your Policy** or within the first 48 hours for **Injuries** and 14 days for **Illnesses** of the start date of **Your Policy**; no matter where the **Illness** or **Clinical Signs** appear, are noticed or happen in, or on, **Your Pet's** body. Please also refer to **Your Validation Certificate** for details of any endorsements that apply to **Your Policy**.

Treatment

This must be provided by a **Veterinary** practice and includes any consultations, examinations and advice; diagnostic tests, x-rays; surgical procedures; drugs and medication prescribed; nursing; and hospitalisation provided by, or under the direction of a **Vet**.

Validation Certificate

The document issued to **You** by **Us** which includes details about **You**, **Your Pet**, the **Maximum Benefits** of **Your Policy**, **Excesses** that apply and any endorsements that apply to the cover **You** have purchased.

Vet/Veterinary

Fully qualified **Veterinary** practitioner or a member of the **Veterinary** practice acting under the direction of the fully qualified **Veterinary** practitioner.

We, Us, Our

All sections of this **Policy** are underwritten under a facility granted by the insurer to H.W. Kaufman Group Europe BV, trading as Cranbrook, a company incorporated in the Netherlands (KvK – 76069834), whose registered office is: Joop Geesinkweg 901, 1114AB, Amsterdam-Duivendrecht, the Netherlands, which is authorised and regulated by the Netherlands Authority for the Financial Markets (AFM). The insurer is Zavarovalnica Sava Insurance Company d.d., Ulica Eve Lovše 7, 2000 Maribor, Slovenia. Sava is regulated by the Insurance Supervision Agency of Slovenia E.U. and offers insurance policies within the Republic of Ireland under the European Union's rules on Freedom of Services. Sava can be contacted on +386 2618 0520 or www.zav-sava.si.

Worrying Livestock

Worrying Livestock is where **Your Pet** attacks or chases livestock in such a way that it could reasonably be expected to cause **Injury**, loss or suffering to the livestock, or, in the case of female livestock, abortion, or the loss or diminution of produce. This includes but it is not limited to horses, cattle, sheep, pigs, chickens and alpacas.

You, Your

The person or persons named as The Insured in the **Validation Certificate**.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply, **We** may at **Our** discretion cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. **You** must look after **Your Pet** and maintain **Your Pet's** health to avoid any **Illness** or **Injury**. In addition, **You** must arrange and pay for **Your Pet** to have a yearly health check, which will include a dental examination and vaccinations.
2. **You** must keep **Your Pet** vaccinated against the following:
 - Dogs: distemper, hepatitis, leptospirosis kennel cough and parvovirus.
 - Cats: feline infectious enteritis, feline leukaemia and cat flu.

All vaccinations must be administered under **Veterinary** supervision. **We** do not accept homeopathic nosodes as vaccinations. If **Your Pet** is not vaccinated, **You** accept that anything **Your Pet** is normally protected against by such a vaccination will not be covered by this insurance **Policy**.

3. **You** must also arrange for any **Treatment** recommended by **Your Vet** to be completed immediately to prevent or reduce the risk of **Illness** or **Injury**. This includes but is not limited to routine care such as nail clipping, grooming, prescription diets, teeth cleaning, worming and flea and tick removal. If **You** do not look after **Your Pet**, **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.
4. **You** must be a resident of the Republic of Ireland, the keeper of the **Pet** and the **Pet** must be kept in the Republic of Ireland at the address that **You** have provided. **You** must make **Us** aware if any of these details change.
5. **You** must be over 18 years of age at the start of the **Policy**.
6. If there are any significant changes to **Your Policy**, e.g. change of address, change of name, etc., **You** need to notify **Us** immediately. Failure to do so may result in a delay of processing a claim. If this change affects **Your** yearly premium, **We** will recalculate the premium from the date of notification.
7. If **You** have any legal rights against any other party in respect of **Your** claim, **We** will be entitled to take legal action against them in **Your** name at **Our** expense. **You** must assist **Us** by providing any documents that **We** might reasonably request.
8. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
 - makes a claim knowing the claim to be false or fraudulently exaggerated in any respect or makes a statement in support of a claim knowing the statement to be false in any respect or
 - submits a document in support of a claim knowing the document to be forged or false in any respect or
 - makes a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then **We**

- may not pay the claim
 - may not pay any other claim which has been or will be made
 - may at **Our** option declare the **Validation Certificate** void
 - may be entitled to recover from **You** the amount of any claim already paid since the last renewal date
 - may not make any return of premium
 - may inform the police of the circumstances
9. **We** can place endorsements or exclusions on **Your Policy** at the start of **Your** policy or at renewal based on **Your Pet's Veterinary** history or **Your** answers to the questions **We** ask. These can only be added during the **Period of Insurance** if incomplete or inaccurate information was provided during the application process. This can include removal of third party liability cover based on **Your Pet's** behaviour.
10. When **We** offer a further **Period of Insurance**, **We** will be entitled to change **Your** premium, **Fixed Excess** or **Percentage Excess**; and/or make changes to the **Policy** document or cover offered.
11. The cost of cover can change and at each renewal **We** will recalculate the cost of cover and contact **You** with a quote. There are a number of factors that can impact **Your** renewal including the age of **Your Pet** and the increasing cost of veterinary treatment. **We** may also consider the amount claimed and the likelihood a condition will be ongoing when calculating **Your** renewal. This will mean that the premium **You** pay will increase at renewal.

At the end of the **Period of Insurance**, **Your Policy** will be automatically renewed, unless **You** have informed **Us** that **You** do not want **Your Policy** to continue. **We** will advise **You** within a reasonable time prior to renewal that **Your Policy** will automatically renew and inform **You** of any changes to the **Policy** or premium.

If **You** choose not to renew **Your Policy**, cover will cease, and **You** may not be able to get cover for any **Conditions** claimed for elsewhere.

CLAIMS CONDITIONS

1. Unless specified differently, in the event of a possible claim under any section of this insurance **You** must notify **Us** as soon as possible and not later than 60 days after any incident that would possibly give rise to a claim.
2. **You** must send **Us Your** claim form no later than **12 months** after treatment for **Your Pet** begins. If treatment is ongoing **You** must submit a claim form at least once every **12 months**. Claims for treatment outside of these timeframes will not be covered by the **Policy**.
3. **We** cannot guarantee over the phone if a claim will be covered, **You** must send **Us** a completed claim form. If all or part of **Your** claim cannot be paid, **We** will tell **You** in writing.
4. **You** agree that any **Vet** that has treated **Your Pet** has **Your** permission to release any information that **We** might reasonably request concerning **Your** insurance. Any charge for the release of this information will be **Your** responsibility.
5. **We** reserve the right to deduct any outstanding premium from a claim.
6. If a claim is paid in error **You** agree to return any monies paid to **You** back to **Us**.
7. All documentation must be in English and any translation costs must be paid by **You**.
8. **We** will not accept any claims for **Treatment** that has not been prescribed and accompanied with a claim form signed by **Your Vet** or fully completed invoices. **Your Vet** must complete a claim form for all medicines prescribed including any imported medicines.
9. If **You** are claiming for a medicine that **You** have purchased on the Internet, a claim form must be completed and the receipt and a copy of **Your Vet's** prescription must be sent to **Us**.
10. **You** are responsible for ensuring **Vets/specialists** are paid within their required time frame. If an additional charge is added to **Your** bill for late payment (or a credit charge is added to **Your** bill) **We** will not pay this charge.

DETAILS OF YOUR COVER

We will provide **You** with the following cover, provided that You have paid the correct premium and that no restrictions are shown on **Your Validation Certificate**.

The following table shows the **Maximum Benefit** up to which **You** will be able to claim:

Cover		Essential (Accident Only Cover)
Section 1	Veterinary Fees	€2,000
Section 2	Third Party Liability (Dogs Only)	€250,000
Section 3	Overseas Travel Cover	
	Quarantine Costs	€1,500
	Emergency Repatriation Costs	€500
	Loss of Passport	€250

SECTION 1: VETERINARY FEES

This section applies in the Republic of Ireland, and in Northern Ireland for up to a total of thirty days during the **Period of Insurance**.

What We Will Pay

All reasonable and customary costs for **Treatment of Your Pet** by a **Vet** up to the **Maximum Benefit** for the total cost of all **Injuries and Illnesses** resulting from an **Accident** in the **Period of Insurance**.

Subject to the renewal of the **Policy** and premiums paid on time, **We** will pay up to the **Maximum Benefit** in total for the costs of **Treatment of Your Pet** for all **Injuries** for a maximum of **12 Months** from and including the date during the **Period of Insurance** on which an **Injury** occurred.

What You Pay

For each specifically identifiable **Condition** within the **Period of Insurance**, **You** pay the **Fixed Excess and Percentage Excess** (if applicable) as shown on **Your Validation Certificate**.

What We Will Not Pay

1. More than the **Maximum Benefit** for the total cost of all **Conditions** in the **Period of Insurance**.
2. Costs resulting from a **Pre-existing Medical Condition**.
3. Costs resulting from any **Injury** first occurring within the first 48 hours of the start of cover for **Your Pet** (this exclusion is not applicable to renewed policies).
4. Costs resulting from any **Illness** which is not a direct result of an **Accident**.
5. Any costs of **Treatment**, medicines or supplies given to **Your Pet** on a date more than **12 Months** from and including the date an **Injury** occurred.
6. Any costs of **Treatment**, medicines or supplies given to **Your Pet** for any **Injury** if **We** have already paid for the costs of **Treatment** for **12 Months** for any **Injury** with the same **Clinical Signs**.
7. Any **Treatment** costs incurred after the **Policy** has expired.
8. Any costs arising from routine, preventative and elective **Treatments** including any complications or secondary procedures arising from but not limited to the following:
 - Routine examinations, titre testing, vaccinations, microchipping;
 - Spaying, spaying to prevent the recurrence of false pregnancy and mammary tumours, castration, castration for the removal of retained testes;
 - Cosmetic surgery including eye tacking and tail docking;
 - Teeth cleaning, polishing and descaling;
 - Claw clipping, de-matting and grooming, dew claw removal;

- Routine emptying of anal glands or removal of anal glands;
 - Use of pheromones;
 - Ear plucking;
 - Killing and controlling fleas, ticks and worms;
 - Routine blood and urine tests (including those performed routinely prior to general anaesthesia or sedation);
 - Breeding, pregnancy or giving birth.
9. The cost of dentistry that is not related to an **Injury** and the cost of any dental related **Treatment** unless **Your Pet** has had an annual dental check in the last **12 months** and any follow-up **Treatment** recommended as a result of the check-up was carried out at **Your** expense. You will need to provide **Treatment** records showing **Your Pet** up to date dental checks to be eligible to claim.
 10. The cost of general health enhancers and unconventional, experimental or unlicensed **Treatment**.
 11. Training, socialisation, behavioural or sex hormonal problems unless directly resulting from a valid **Condition**.
 12. Obesity diets and/or prescription diets after the first 4 weeks of a specific **Condition**.
 13. The cost of any **Condition** maliciously or wilfully caused by **You**, someone living with **You**, **Your** agents or employees or someone looking after **Your Pet** with, e.g. Dog Walker or Groomer.
 14. Cost of house calls unless the **Vet** confirms that moving **Your Pet** would damage its health.
 15. Extra costs of treating **Your Pet** outside normal surgery hours unless the **Vet** considers an emergency consultation is necessary. You will need to provide written confirmation from **Your Vet** supporting this.
 16. The cost of non-essential hospitalisation.
 17. Ambulance/taxi fees unless **Your Pet** is on a nasal/IV drip and is being transferred between a referral practice/emergency **Vet** and **Your** normal **Vet**, and **We** will only pay for a maximum of one **Journey**.
 18. Costs that result from any **Illness** or any **Condition** specifically excluded on the **Validation Certificate**.
 19. Claims arising from **Illnesses** or complications arising from **Illnesses** that would not have occurred had **Your Pet** been vaccinated.
 20. Organ transplants and prosthetic limbs.
 21. Any charges in respect of euthanasia except in the case of humane destruction to alleviate incurable and inhumane suffering.
 22. The cost of having **Your Pet** cremated, buried or otherwise disposed of.
 23. The cost of hiring or buying machinery or equipment, including but not limited to: cages; carts; Elizabethan collars, Buster collars, inflatable collars; surgical t-shirts; slings; harnesses, and sharps containers.
 24. Surgical items that can be used more than once.
 25. Any cost for a **Vet** to complete a claim form; postage and packaging; courier

fees or other administration charges.

26. The cost of blood bank donations
27. The cost of **Your Vet's** travel expenses.
28. A claim for the cost of any form of housing, or bedding needed for the **Treatment** or general well-being of **Your Pet**.
29. Any claim as a result of a 'notifiable' disease, e.g. Rabies, Avian Influenza.

Special General Conditions and Exclusions applicable to Section 1: VETERINARY FEES

1. **We** will only pay the **Maximum Benefit** applicable on the date during the **Period of Insurance** on which the **Injury** occurred.
2. Irrespective of the number of times the same **Injury** occurs, **We** will only pay up to the **Maximum Benefit** once and apply one period of **12 Months** from the date during the **Period of Insurance** on which the **Injury** first occurred.
3. **We** will only pay the up to **Maximum Benefit** once, and will apply one period of **12 Months** for all the **Injuries** or **Clinical Signs**, if several **Injuries** or **Clinical Signs** are either diagnosed as a single **Injury**, or are caused by or are associated with another **Injury** or **Clinical Sign**.

The date from which the period of **12 Months** will be calculated will be the date during the **Period of Insurance** on which any of the **Injuries** occurred.

How to Make a Claim

Before **You** take **Your Pet** to the **Vet**, you can try calling **Our** Vet Helpline on 01 913 1067. Although **Our** service is not intended to replace a consultation with **Your Vet**, by calling **Us** first, **We** may be able to help prevent an unnecessary trip to the **Vet**.

You can make a claim online via the claims portal available in the **Your Policy** section of **Our** website or by calling the **Claims Administrator** on 01 681 9156.

Before **Your Pet** is treated check that **Your Vet** is willing to complete the claim form and supply **Us** with the supporting invoices and **Your Pet's** full clinical history.

The claim form, invoices and clinical history must be returned to **Us** promptly and no later than 60 days after **Treatment** has finished or 60 days after the end of the **Period of Insurance**, whichever is earlier. Failure to do so may result in **Your** claim being refused or a reduced settlement being paid. Please make sure that the form is signed by both **You** and **Your Vet** and that it is indicated to whom **We** should make the payment.

If **You** ask **Us** to pay **Your Vet** **You** must settle with **Your Vet**, the part of the claim for which **You** are responsible. If **You** are unsure of the amount, please call the claims helpline.

SECTION 2: THIRD PARTY LIABILITY

This section applies in the Republic of Ireland and to dogs only.

For the purposes of this section the definition of **You** and **Your** is extended to include any person looking after **Your** dog with **Your** permission.

What We Will Pay

For accidental bodily **Injury** (fatal or non-fatal) or accidental damage to property not owned by **You** or in the custody or control of **You** caused by **Your** dog during the **Period of Insurance We** will pay:

1. Compensation and costs awarded against **You** by a court in the Republic of Ireland under Irish jurisdiction up to the **Maximum Benefit** in the **Aggregate** and in all for all incidents occurring during the **Period of Insurance**.
2. With **Our** written agreement additional legal costs and expenses incurred in defending the claim made against **You** up to the **Maximum Benefit** in the **Aggregate** and in all for all incidents occurring during the **Period of Insurance**.

What You Pay

The Excess as shown on **Your Validation Certificate**.

What We Will Not Pay

1. Any claims arising prior to the start date of the **Policy**.
2. Any claims arising within the first 14 days of the start date of the **Policy** (this exclusion is not applicable to renewed policies).
3. Any compensation, costs or expenses if **You** are insured under any other liability **Policy** including **Your** household insurance, unless that cover has been exhausted. At the time of **Your** claim **You** must inform **Us** the name of the other insurance company and provide the **Policy** number.
4. More than the **Maximum Benefit** in the **Aggregate** and in all for all incidents occurring during the **Period of Insurance**.
5. Any compensation, costs or expenses which arise only because **You** have entered into a contract which makes **You** legally liable for such compensation, costs or expenses.
6. Any compensation, costs or expenses if **Your Pet** is a breed identified under the Control of Dogs Act, the Control of Dogs (Amendment) Act 1992, the Control of Dogs Regulations 1998 or any subsequent amendments, or a dog crossed with any of these.
7. In addition to 6 above, any compensation, costs or expenses if **Your Pet** is one of the following breeds or is crossed with any of these breeds: Dogo Argentino, Fila Brasileiro, Pit Bull Terrier, Pero de Presa Canario, wolf or wolf hybrid. These breeds include but are not limited to American Pit Bull Terrier, English Bull Terrier, Bull

Mastiff, Doberman Pinscher, German Shepherd (Alsatian), Rhodesian Ridgeback, Rottweiler, Japanese Akita, Japanese Tosa and Bandog. Please refer to Act and any amendments for the most up to date list of breeds.

8. Any compensation, costs or expenses that arise due to a deliberate act by **You**, a member of **Your** family or anyone permanently living with **You**.
9. Any compensation, costs or expenses in respect of property which is damaged that either belongs to **You** or any person who lives with **You** or whom **You** or members of **Your** household employ.
10. Any compensation, costs or expenses if the person injured or killed lives with **You** or is employed by **You** or a member of **Your** household.
11. Any compensation, costs or expenses that arise as a result of **Your** profession, occupation or business, or resulting from any incident that happens at **Your** place of work.
12. Any compensation, costs or expenses which arise as a result of an incident which occurs when **Your Pet** is in the care of a business or person **You** are paying, such as a groomer, dog walker or pet minder.
13. Any compensation, costs or expenses which arise as a result of **Your** dog **Worrying Livestock**.
14. Any compensation, costs or expenses if **You** have failed to disclose any aggressive tendencies **Your** dog has or have suffered from and **You** have not advised **Us** of.
15. Any compensation, costs or expenses which arise as a result of pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident involving **Your Pet**.
16. Any costs or expenses involved in defending **You** against a claim that **We** have not agreed to beforehand in writing.
17. Any compensation, costs or expenses for which **You** are deemed responsible under the laws of any country other than the Republic of Ireland.

How to Make a Claim

Following an incident, **You** must never admit responsibility or attempt to negotiate a settlement.

You should immediately call the **Claims Administrator** to give **Us** full details. **You** must always send **Us** immediately and without answering the originals of any documents **You** receive including writs, summons and other legal documents.

You must help **Us** in dealing with **Your** claim by giving any information that **We** might request.

You must allow **Us** to take over the claim in **Your** name to prosecute other parties for **Our** benefit.

SECTION 3: OVERSEAS TRAVEL COVER

This cover is only valid within the European Union and it is a condition of this section that **Your Pet** is not outside the Republic of Ireland for more than ninety days in any one **Period of Insurance**. The maximum length of any single trip is 30 days.

VETERINARY FEES

What We Will Pay

The cover provided under Section 1: VETERINARY FEES is extended in the event that **Your Pet** requires **Veterinary Treatment** during a **Journey** made by **You** with **Your Pet** within the European Union.

What We Will Not Pay

1. Please refer to 'What We Will Not Pay' under Section 1: VETERINARY FEES.

QUARANTINE COSTS

What We Will Pay

Any quarantine kennelling and costs:

1. In getting a new **Pet Passport** for **Your Pet** should **Your Pet's** microchip of ISO Standard 11784 or ISO Standard 11785 fail.
2. Should **Your Pet** have to go into quarantine due to **Illness** despite **Your** compliance with all the requirements of the **Pet Passport** Scheme.

What We Will Not Pay

1. More than the **Maximum Benefit** payable per **Period of Insurance**.
2. Any costs if the microchip was not checked and found to be functioning properly within 14 days prior to **Your** departure on the **Journey**.
3. Any costs arising from any **Condition** of which **You** were aware before the start of **Your Journey**.
4. Any costs resulting from a **Pre-existing Medical Condition**.
5. Any costs relating to an **Illness** which began or started showing **Clinical Signs** within the first 14 days or an **Injury** within the first 48 hours of the start date of **Your Policy** (this exclusion is not applicable to renewed policies).
6. The cost of food for **Your Pet**.

EMERGENCY REPATRIATION COSTS

What We Will Pay

1. Reasonable expenses and costs for additional accommodation and repatriation for **You** and **Your Pet** if:
 - **Your Pet** needs emergency **Treatment** and as a result of this **You** miss **Your** scheduled departure to the Republic of Ireland provided such **Treatment** is covered under Section 1: VETERINARY FEES.
 - **Your** scheduled departure to the Republic of Ireland is missed as a direct result of the loss of **Your Pet's Passport**, provided that the loss is covered under Section 3: LOSS OF PASSPORT.
2. Reasonable additional travel and accommodation costs and expenses (up to a maximum of 14 days) if **Your Pet** becomes lost during a **Journey**, whilst **You** try to find **Your Pet** before **Your** scheduled return date to the Republic of Ireland.

What We Will Not Pay

1. More than the **Maximum Benefit** payable per **Period of Insurance**.
2. Any costs arising from any **Condition** of which **You** were aware before the start of **Your Journey**.
3. Any costs resulting from a **Pre-existing Medical Condition**.
4. Any costs relating to an **Illness** which began or started showing **Clinical Signs** within the first 14 days or an **Injury** within the first 48 hours of the start date of **Your Policy** (this exclusion is not applicable to renewed policies).

LOSS OF PASSPORT

What We Will Pay

1. Costs of replacing **Your Pet's Passport** should the original become lost, stolen or destroyed during a **Journey**.
2. Any quarantine costs incurred directly through the loss of **Your Pet's Passport** will be included in the costs.

What We Will Not Pay

1. Any loss, theft or destruction that occurs prior to the commencement of a **Journey**.
2. Any loss if **Your Pet's Passport** is left unattended and is not locked in **Your** accommodation, locked boot, covered luggage area or glove compartment of a locked vehicle.
3. Any claim unless **You** report the loss, theft or destruction of **Your Pet's Passport** to the **Vet** who issued it within 24 hours of discovering the loss.
4. More than the **Maximum Benefit** payable per **Period of Insurance**.

How to Make a Claim

In the event that **Your Pet** requires **Veterinary Treatment** whilst temporarily located in the European Union, payment of any **Treatments** will be made by **You** to the **Vet** whilst **You** are there.

Upon **Your** return home **You** should contact **Us** immediately and report the claim. Please send **Us** full details of the circumstances including invoices and receipts to support **Your** claim. If **You** are claiming because **Your Pet's** microchip has failed, please provide evidence that it was checked and found to be functioning within 14 days of **Your** departure.

Special General Conditions and Exclusions Applicable to Section 8

1. General Exclusion 4 in this **Policy** Document is extended to include the European Union for the purposes of this section.
2. All other General Exclusions and General Conditions as stated in this **Policy** Document will remain applicable.

GENERAL EXCLUSIONS

We will not pay for claims arising directly or indirectly from:

1. Any **Pet** not named on the **Validation Certificate**.
2. Any **Pet** less than 8 weeks or 7 years or older, at the start date of **Your Policy**. (Not applicable for renewed policies).
3. Any pre-existing **Illness** or **Injury**; **Illness** within the first 14 days or **Injury** within the first 48 hours. (Not applicable for renewed policies).
4. Any incident outside the Republic of Ireland.
5. Claims under any section excluded on the **Validation Certificate**.
6. Malicious or wilful **Injury** or gross negligence to the insured **Pet** caused by **You**, **Your** agents, employees or members of **Your** family or someone looking after **Your Pet**, e.g. Dog Groomer or Walker.
7. Medication not being recommended by a **Vet**.
8. Post-mortem examination.
9. Any claims associated with rabies.
10. Any **Pet** which has aggressive tendencies or has been trained to attack or begins to have these tendencies during the **Period of Insurance**. This includes territorial aggression, protective guarding, fear aggression, defensive aggression, social aggression, frustrated or elicited aggression, redirected aggression and dominance aggression. It also includes any attempt to bite a human or other animal and chasing of a human or other animal.
11. Any compensation, costs or expenses arising directly or indirectly as a result of **Your Pet Worrying Livestock**.
12. The use of **Your Pet** for commercial security purposes, commercial breeding or any form of racing, coursing or working purposes.
13. The use of **Your Pet** as a hunting, gun, working, guide or assistance **Pet**.
14. The use of **Your Pet** in connection with any business, trade or profession. This includes taking **Your Pet** to work with **You** or a place of work.
15. Any claim, loss, damage or **Injury**, including compensation, costs or expenses, related to or arising from dog(s) which normally reside, dwell or are kept at premises licensed for the sale of alcohol, including without limitation public houses, restaurants, hotels, clubs and any other licensed premises, including any private dwelling rooms and outbuildings on the licensed premises.
16. Any claim arising directly or indirectly as a result of war, hostilities (whether war be declared or not), terrorist activity, revolution, military or usurped power, civil commotion or any similar event.
17. Any liability that arises from radioactive contamination, nuclear fallout or other similar event.
18. Any claim which is covered under any other **Policy**, unless the cover provided by that **Policy** or policies has been exhausted.
19. Any infringement or costs relating to restrictions which have been put on **Your Pet** by the Courts or Department of Rural and Community Development.
20. Infringement of the Republic of Ireland animal health or importation legislation.

CANCELLATION: YOUR RIGHT TO CANCEL

You are free to cancel this **Policy** at any time by emailing or calling **Us** during the **Period of Insurance You** have been on cover.

If, within 14 days of either receiving **Your Policy** documentation, or the start of the **Period of Insurance**, **You** find that it does not meet **Your** requirements **You** may cancel **Your Policy** by returning the documentation along with written instruction to **Us**.

We will refund the premium paid less any administration fees provided that no claim has been submitted nor any incident likely to give rise to a claim has occurred.

For cancellation occurring after the first 14 days as per above of receiving **Your Policy** documentation, if there has been no claim or incident likely to give rise to a claim during the current **Period of Insurance**:

- If **You** have paid annually, **We** will calculate the appropriate premium based on the amount of time **You** have been on cover and return the balance to **You** less any administration fees;
- If **You** pay **Your** premium monthly, cover will stop from the point **You** notify us, there will be no refund.

If a claim has been settled, submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance**:

- If **You** have paid annually, no premium refund will be given;
- If the premium is paid monthly, **You** must continue with the instalments until the renewal date or pay the outstanding premium at the point of cancellation. No refund of premium will be made under monthly payments.

We reserve the right to cancel this **Policy** immediately in the event **You** fail to pay **Your** premium or in the event that **You** fail to make the monthly payments.

We have the right to cancel **Your Policy** at any time, where there is a valid reason for doing so, by giving **You** 7 days' notice in writing. **We** will send **Our** cancellation letter by recorded delivery to **You** at the last known address **We** have for **You** and will set out the reason for the cancellation in **Our** letter.

CLAIMS PROCEDURE

If **You** are claiming for **Veterinary** fees, please follow the guidance in Section 1: VETERINARY FEES of this **Policy** Document. **You** can make a claim online via the claims portal available in the **Your Policy** section of **Our** website or by calling the **Claims Administrator** on 01 681 9156. The **Claims Administrator** can also be reached via email at Pet.Claims@davies-group.com. Completed claim forms can also be submitted via post to: An Post Insurance Pet Claims, 10B Beckett Way, Parkwest Business Park, Nango Road, Dublin 12, D12 W702.

COMPLAINTS

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service. If **You** feel **We** have not attained the standard of service, **You** would expect or **You** are dissatisfied in any other way, then this is the procedure that **You** should follow:

You should contact **Us** by emailing complaints@blueinsurance.ie, by calling **Us** on 01 697 1619 or in writing to: An Post Insurance Pet Insurance c/o Cover-More Blue Insurance Services Limited, Plaza 255, Blanchardstown Corporate Park 2, Dublin 15, D15 A4TP.

If **Your** complaint is about a claim please contact Davies Customer Care by emailing customer.care@davies-group.com, by calling us on +44 (0)344 856 2015 or writing to: Davies Customer Care, PO Box 2801, Stoke-on-Trent, ST4 9DN.

We will acknowledge **Your** complaint in writing within five business days of the complaint being made. **We** will also inform **You** of the name of one or more individuals that will be **Your** point of contact regarding **Your** complaint until it is resolved or cannot be progressed any further. **We** will provide **You** with an update on the progress of the investigation of **Your** complaint in writing within twenty business days of the complaint being made. **We** will provide **You** with **Our** decision on **Your** complaint in writing within forty business days of the complaint being made.

Should **You** remain dissatisfied with **Our** final response, **You** may be eligible to refer **Your** complaint to the Financial Services and Pensions Ombudsman (FSPO). Their contact details are as follows:

The Financial Services and Pensions Ombudsman, Lincoln House,

Lincoln Place, Dublin 2, D02 VH29

Phone: +353 1 567 7000

Email: info@fspoi.ie Website: www.fspoi.ie

The complaints handling arrangements above are without prejudice to **Your** rights in law.

LAW APPLICABLE TO CONTRACT

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which **You** reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).

USING YOUR PERSONAL INFORMATION

Personal information which **You** supply to **Us** may be used in a number of ways, for example:

- To make a decision on whether **We** will accept **Your** application for insurance
- For fraud prevention
- For audit and debt collection
- For statistical analysis

We may share **Your** information with, and obtain information about **You** from, credit reference agencies or fraud prevention agencies. If **You** take out a **Policy** with **Us**, **We** will pass **Your** details to the insurers listed below. Information provided by **You** may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We will not disclose any information to any company other than those listed here, except to help prevent fraud or if required to do so by law.

For further information on how **Your** information is used, how **We** maintain the security of **Your** information, and **Your** rights to access information **We** hold on **You**, please contact:

One Direct (Ireland) Limited, trading as An Post Insurance:

Tel: 0818 22 22 22

Email: dataprotectionoffice@anpostinsurance.ie

Address: Athlone Business Park, Dublin Road, Athlone, Co. Westmeath, N37 EF40

Cover-More Blue Insurance Services Limited:

Tel: 0818 286 454

Email: dataprotection@blueinsurance.ie

Address: Plaza 255, Blanchardstown Corporate Park 2, Blanchardstown, Dublin 15, D15 A4TP

Cranbrook Underwriting Limited:

Tel: +44 207 337 3520;

Email: dataprotection@cranbrookuw.com

Address: Upper Ground Floor, 1 Minster Court, Mincing Lane, London EC3R 7AA

Davies Group

Email: dpo@davies-group.com

Address: Davies Group, 3rd and 4th Floors, No. 2 Smithfield's, Stoke-on-Trent, ST1 3DH

Zavarovalnica Sava Insurance Company d.d.:

Tel: +386 2 23 32 100

Email: gdpr@zav-sava.si

Address: Cankarjeva ulica 3, SI-2000 Maribor

Acceptance criteria terms and conditions apply. One Direct (Ireland) Limited, trading as An Post Insurance is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post.

An Post Insurance Pet Insurance is arranged and administered by Cover-More Blue Insurance Services Limited and Underwritten by H.W. Kaufman Group Europe BV, trading as Cranbrook, on behalf of the insurer, Sava Insurance Company.

Cover-More Blue Insurance Services Limited is regulated by the Central Bank of Ireland.

HOW TO CONTACT US
anpostinsurance.ie/pet

Customer Service and Renewals
Tel: 0818 22 22 22

Claims
Tel: 01 681 9156

Vet Helpline
Tel: 01 913 1067