

Policy Document

Essential Policy

An Post Insurance Pet Insurance is arranged and administered by Cover-More Blue Insurance Services Limited and underwritten by Burns & Wilcox Global Solutions Limited B.V. for and on behalf of the insurer, Zavarovalnica Sava d.d. ('Sava'), Slovenia. Sava are regulated by the Insurance Supervision Agency of Slovenia E.U and is regulated by the Central Bank of Ireland for conduct of business rules. Cover-More Blue Insurance Services Limited is regulated by the Central Bank of Ireland.

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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 Certificate of Insurance** and the email confirmation you have received from **Us**.

24/7 PET CARELINE

Whether **You're** dealing with the unexpected, or simply in need of reassurance, the 24/7 Pet Careline is available any time, day or night, all year round. **Our** careline isn't here to replace **Your Vet**, who is essential to **Your Pet's** health. But We're here to offer a listening ear when **You** need it and can help **You** find a **Vet** nearest to **You**, 24 hours a day, 365 days a year.

Bereavement Counselling

If **Your Pet's** health is deteriorating, **Your Pet** has gone missing, or has crossed over the rainbow bridge, **We** want **You** to know **You're** not alone. **Our** fully qualified pet advisors are always here for **You** to talk to in a safe and non-judgmental space. **You** can call our 24-hour careline to book a call with **Our** bereavement team.

Tel: 01 913 1067

HOW TO CONTACT US

Customer Service and Renewals

Tel: 0818 22 22 22

Claims

Tel: 01 681 9156

24/7 Pet Careline

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**.

Certificate of Insurance

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.

Claims Administrator

All claims will be handled by Davies Group, registered address: Davies Building, PO Box 1392, Preston, PR2 0XE, United Kingdom.

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 Certificate of Insurance** and will be deducted from any claim settlement. Claims under Section 1: 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 + €206.75 = €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 UK or 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 **Certificate of Insurance** 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 **Certificate of Insurance**.

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 **Certificate of Insurance**.

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 Certificate of Insurance** 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**.

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 Burns & Wilcox Global Solutions Europe B.V., 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 d.d. ('Sava'), 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.

You, Your

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

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 **Certificate of Insurance** 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 Certificate of Insurance**.

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	Travel Cover	
	Quarantine Costs	€1,500
	Emergency Repatriation Costs	€500
	Loss of Passports	€250

SECTION 1: VETERINARY FEES

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** from 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 Certificate of Insurance**.

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 **Certificate of Insurance**.
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

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 Pets** 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 eligible 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 Certificate of Insurance**.

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 1986, the Control of Dogs (Amendment) Act 1992, the Control of Dogs Regulations 1998, or any subsequent amendments, or any of the following breeds including but not limited to: Akita, American Bandogge Mastiff, American Bulldog, American Bully, American Pit Bull Terrier, American Staffordshire Bull Terrier, Argentinian Mastiff, Australian Dingo, Bandog, Bandogge Mastiff, Boar Hounds, Boerboel, Bullmastiff, Bully Kutta/Indian or Pakistani Mastiff, Canary Dog, Cane Corso, Cao Fila, Cirneco Dell Etna, Classic Bully, Coton Du Tulear (Imp), Czechoslovakian Wolfdog, Dobermann, Dobermann Pinscher, Dogo Argentino, Dogue Brasileiro, Dogue de Bordeaux, English Bull Terrier, English Mastiff, Fila Brasileiro, French Mastiff, German Shepherd (Alsatian), Grand Blue De Gascogne, Irish Staffordshire Bull Terrier, Japanese Akita, Japanese Tosa, Jindo, Korean Jindo, Lapponian Herder, Leonberger, Mastiff, Mastiff American Bull, Mastiff Danish, Mastiff Italian, Mastiff Majorcan, Mastiff Portuguese, Mastiff Pyrenean, Mastiff Spanish, Mexican Hairless, Neapolitan Mastiff, Northern Inuit, Perro De Presa Canario, Pit Bull, Pit Bull Mastiff, Pocket Bully, Portuguese Podengo, Portuguese Warren Hound, Pyrenean Mastiff, Rhodesian Ridgeback, Rottweiler, Sarloos Wolfdog, Segugio Italiano, Shar Pei, Shetland Sheepdog, Staffordshire Bull Terrier, Standard Bully, Tamaskan, Tibetan Mastiff, Timber Dog, Tosa, Utonagan, Wolf Dog, Wolf Hybrid, Working Sheepdog, XL Bully, or any dog crossed or mixed with any of these.

From 1 February 2025, any owner of an XL Bully dog must provide a valid certificate of exemption in order to obtain pet insurance.

7. 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**.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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**.
14. Any costs or expenses involved in defending **You** against a claim that **We** have not agreed to beforehand in writing.
15. 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: TRAVEL COVER

This cover is only valid within the European Union or United Kingdom 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 or United Kingdom.

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 kenneling and costs incurred for:

1. a new **Pet Passport** for **Your Pet** should **Your Pet's** microchip of ISO Standard 11784 or ISO Standard 11785 fail.
2. **Your Pet** being quarantined 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 fourteen 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 3

1. General Exclusion 4 in this **Policy** Document is extended to include the UK and 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 **Certificate of Insurance**.
2. Any **Pet** less than 8 weeks or 8 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 **Certificate of Insurance**.
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. The use of **Your Pet** for commercial security purposes, commercial breeding or any form of racing, coursing or working purposes.
12. The use of **Your Pet** as a hunting, gun, working, guide or assistance **Pet**.
13. 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.
14. 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.
15. 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.
16. Any liability that arises from radioactive contamination, nuclear fallout or other similar event.
17. Any claim which is covered under any other **Policy**, unless the cover provided by that **Policy** or policies has been exhausted.
18. Any infringement or costs relating to restrictions which have been put on **Your Pet** by the Courts or Department of Rural and Community Development.
19. 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 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, Nangor 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 customercomplaints@covermore.com, by calling **Us** on 01 697 1619 or in writing to: An Post Insurance Pet Insurance c/o Cover-More Blue Insurance Services Limited, Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park, D15 E4FN.

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, 10B Beckett Way, Parkwest Business Park, Nangor Road, Dublin 12, D12 W702.

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@fspo.ie Website: www.fspo.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.blue@covermore.com

Address: Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park, D15 E4FN.

Burns & Wilcox Global Solutions Limited:

Tel: +44 (0) 207 481 1683

Email: dataprotection@burnsandwilcox.uk

Address: 30 St Mary Axe, London, EC3A 8BF

Davies Group

Email: dpo@davies-group.com

Address: 10B Beckett Way, Parkwest Business Park, Nangor Road, Dublin 12, D12 W702.

Zavarovalnica Sava d.d. ('Sava'):

Tel: +386 2 23 32 100

Email: gdpr@zav-sava.si

Address: Ulica Eve Lovše 7, SI-2000 Maribor, Slovenia