

*naypo*

## **Your Policy for Your Pet(s)**

You should read this document alongside the Insurance Product Information Document ("IPID") and our Terms of Business Agreement ("TOBA").

# Welcome to Napo. This is your Policy Schedule:

You have selected one of the following products, which offers the following maximum benefit limit per policy year:

<b>Veterinary Treatment</b>	<b>£2,000</b>	<b>£4,000</b>	<b>£8,000</b>	<b>£12,000</b>	<b>£16,000</b>
<b>Dental Treatment</b>	£1,000	£2,000	£2,000	£2,000	£2,000
<b>Complementary Treatment</b>	£250	£500	£1,000	£1,500	£2,000
<b>Behavioural Treatment</b>	£250	£500	£1,000	£1,500	£2,000
<b>Your Pet Passing Away</b>	£500	£1,000	£2,000	£3,000	£4,000
<b>Missing Pet</b>	£500	£1,000	£2,000	£3,000	£4,000
<b>Boarding Fees</b>	£250	£500	£1,000	£2,000	£2,000
<b>Travelling in the EU</b>	£500	£1,000	£2,000	£2,000	£2,000
<b>Third Party Liability (for dogs only)*</b>	£1.5M	£1.5M	£2M	£2.5M	£2.5M

\*Third Party Liability cover is not included if your dog is required to have a Certificate of Exemption from the Dangerous Dogs Act 1991, if we've told you that Third Party Liability cover is not included, or if your dog is mixed or crossed with any of the breeds listed in Section 2: Third Party Liability where we do not provide Third Party Liability.

## Excess

When you claim, you will pay the following excess:

- £99 per condition per policy year for veterinary treatment, including complementary treatment, behavioural treatment, dental treatment, cremation, euthanasia or burial cost. This does not impact your maximum benefit limit.
- £250 for each third-party claim (if third-party liability cover is included in your policy). This does not impact your maximum benefit limit.

## Co-Payment (Co-Pay)

In addition to any excess due:

- If you have chosen to pay a co-payment throughout the lifetime of your pet, you will pay a 20% contribution (co-payment) towards the cost of each accepted vet fee claim. This cost will be deducted automatically from your claim payout. This does not impact your maximum benefit limit.
- If you have not chosen to pay a co-payment throughout the lifetime of your pet, when your pet turns 9 years old you will pay a 20% contribution (co-payment) towards the cost of each accepted vet fee claim. This cost will be deducted automatically from your claim payout. This does not impact your maximum benefit limit.

## Waiting periods

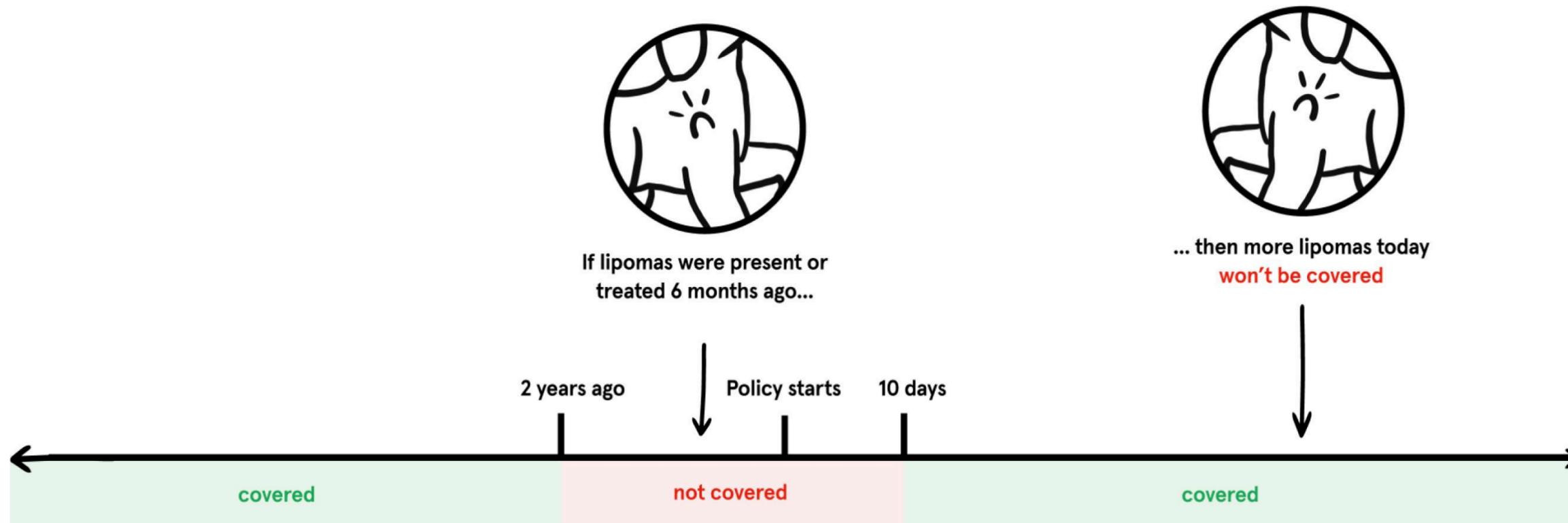
A waiting period applies when you purchase a new Napo policy, unless you're switching from another insurer at the end of your policy year or renewing your Napo policy:

- You can only claim for accidents that happen after the first 24 hours of your policy starting.
- You can only claim for illnesses, dental or complementary treatment, if the first symptoms happen 10 days after your policy starting.
- For all other sections of cover, you can only claim for events that occur after the first 10 days of your policy starting.
- No waiting period applies if you are switching from another insurer at renewal or after a free introductory period. Your pet must be insured right up to your start date with Napo with no gap in cover and you must provide us with evidence of this.

## Pre-existing conditions

Our insurance is designed to cover you when **unexpected** bad things happen.

We do not cover conditions that had any symptoms, were treated or were consulted about in the 2 years before your policy start date.



## Taking good care of your pet

- You must take all reasonable precautions to maintain your pet's health, prevent the loss or theft of your pet, protect it from injury or illness, including following any advice from your vet regarding your pet's health, wellbeing, nutrition, or weight.
- If your vet recommends you to talk to a behaviourist, you must follow the advice within 3 months.
- You must take all reasonable precautions to prevent death or injury to another animal or person and damage to, or destruction of someone else's property.

Failure to follow these guidelines could result in claims not being paid. Please read the relevant sections to find out more.

## Making a claim

To submit a claim for any sections of your policy, please go to [www.napo.pet/dashboard](http://www.napo.pet/dashboard)

You have 6 months from the treatment date stated on the vet invoice to submit a claim. Claims submitted after this will not be covered, except at Napo's discretion.

## Making a complaint

If we've got something wrong and you have a complaint, please contact our Customer Champion at: [support@napo.pet](mailto:support@napo.pet) or via our website [www.napo.pet/complaints](http://www.napo.pet/complaints), where you will also find the full Napo Complaints Procedure.

Once we have received your complaint, we will reply confirming receipt within 5 working days and we will do our best to resolve the issue within 4 weeks. In the event we cannot resolve your complaint within 4 weeks, we will let you know when you can expect an answer.

If we have not resolved the situation within 8 weeks, we will write to you to let you know why we have not been able to issue a final response and we will provide you with information about the Financial Ombudsman Service ("FOS") which offers a free, independent complaints resolution service.

If after we have issued our final response to your complaint you remain dissatisfied, you have the right to refer your complaint to the FOS, free of charge. The FOS details are:

**The Financial Ombudsman Service, Exchange Tower, London E14 9SR**

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

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Telephone: 0800 0234567 or 0300 1239123**

Using our complaints procedure or referral to the FOS does not affect your legal rights.

# General Policy Terms and Conditions

## Payment of the annual premium

- To obtain the full benefit of the contract, you must pay the total yearly premium either in one payment or monthly instalments.
- If you are paying monthly premiums these will be due on the start date of your policy and on the same date each following month. If you do not pay the first premium, the policy will not be valid.
- If you fail to make a payment, we will notify you by email and SMS for a period of 4 weeks. If after this period the payment remains outstanding we will cancel your policy dating it back to first day not covered by previous payments.

## Renewing and adjustments to your policy

- Your policy is a yearly contract of insurance with no guarantee that we will offer a new contract each year. If we offer to renew your policy, we may change your premium, excess, cover limits and/or your policy's terms and conditions.
- If we hold current and valid payment details for you and we offer to renew your policy, your cover will automatically renew. You accept that we will use the payment details you have previously given us to continue to take payment(s) from your bank account. If you do not want your policy to automatically renew you must tell us.
- We will contact you two weeks before the end of your policy year to inform you of whether we will be offering to renew your contract and, if so, any changes to your contract for the next year.
- You can downgrade your policy to a product with a lower maximum benefit at any time but please note that the new reduced limits will be applicable to your policy immediately.
- You can only upgrade your policy to a product with a higher maximum benefit at renewal. Please note that any conditions, signs or symptoms, or treatment started before your upgrade will not benefit from the increase in cover. Also, the applicable waiting periods will apply to your upgrade (e.g. accidents will remain under the previous cover limit for 24 hours, and illnesses will remain under the previous cover limit for 10 days).

## Renewing and adjustments to your policy [continued]

- You can add or remove lifetime co-payments from your policy only at renewal. This will change your quoted renewal price. If adding lifetime co-payments, the 20% contribution toward claims costs will be due on all applicable claims immediately from your renewal date. If removing lifetime co-payments, any conditions your pet showed symptoms of before removing co-pay will continue to have the 20% co-pay applied. A waiting period will apply before co-payments are removed (24 hours for accident claims and 10 days for illness claims). Please note, once your pet turns 9 years old all Napo policies include a 20% co-payment.

## Eligibility

You must, to the best of your ability, comply with the following conditions to benefit from the full protection of your insurance. If you fail to do so, we reserve the right to cancel your policy; refuse to accept your claim or reduce the amount of any claim payment.

### **You must notify us within one month of any change to the below:**

- You must be aged 18 or over and a permanent resident in the UK.
- You own your pet and live together at your permanent UK address that is not used for any commercial purposes.
- You have never had pet insurance refused or cancelled by any insurer.
- Your dog has never shown signs of aggression (such as snapping or growling), has never attacked or bitten a person or another animal, and has never been trained to bite.
- Your pet is not and has never been used for breeding.
- Your pet is a domesticated breed and is not used for commercial or business purposes or for any monetary gain. They are not trained or used for any non-domestic purposes, including hunting or shooting work.
- Your pet has never had Leishmaniasis.
- If your dog is required to have a Certificate of Exemption from the Dangerous Dogs Act 1991, you must follow the rules of your exemption: for example you must neuter, muzzle, and keep your dog on a lead in public. If you don't, your policy will be voided and your claims won't be paid.

# Cancelling your policy

## Your rights:

- You can cancel your policy anytime at [www.napo.pet/dashboard](http://www.napo.pet/dashboard)
- You can cancel your policy in the first 14 days from the start date of your policy if you decide that you would not like to proceed with the insurance. In the event you take this option, we will cancel your policy and refund you any premiums paid.
- If you wish to cancel after 14 days, we will not charge you any further payments and we will provide you with a pro rata refund, based on any remaining days in the policy year.
- When your policy is cancelled, your rights cease immediately and no claims will be paid for incidents that occur after the cancellation date.

## Our rights:

We may cancel this policy where there is a valid reason for doing so by sending at least 7 days' notice to the email address you have provided us. Valid reasons for cancellation include, but are not limited to:

- Non-payment of premium
- Where we reasonably suspect fraud
- Where you fail to co-operate with us or provide us with information or documentation we reasonably require, and this affects our ability to process a claim or defend our interests.
- Where you have not taken reasonable steps to provide complete and accurate answers to the questions we ask.

If we cancel the policy under this section, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover, unless the cancellation is fraud and/or we are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Where our investigations provide evidence of fraud or serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud, or when you provided us with incomplete information, which may result in your policy being cancelled from the date you originally took it out.

## Words with a specific meaning

- **“Accident”** means a sudden, unexpected, specific event that results in one or more injuries to your pet.
- **“Aggression”** or **“Aggressive”** means any interaction by your pet which results or could result in your pet causing damage or harm to another animal or human, including but not limited to barking, growling or snapping.
- **“Bilateral condition”** is any condition affecting, or that can affect both sides of the body such as ears, eyes, feet, knees, cruciate ligaments, shoulders and elbows. When applying the policy exclusions, limits and the applicable excess, any treatment for a bilateral condition will be considered as one condition (also see related condition below), regardless of when the treatment occurred.
- **“Clinical signs”** or **“Symptoms”** means change to your pet’s normal, everyday healthy state, it’s physical appearance, its bodily functions or behaviour regardless of whether it results in a diagnosis.
- **“Condition”** means any illness or injury, or any signs, including clinical signs, of an illness or injury impacting your pet.
- **“Dental check-up”** means a visit to the vet with a physical examination of your pet’s teeth and dental health and a record of that inspection written in the medical history
- **“Illness”** means any sickness, disease, illnesses or any changes to your pet’s normal everyday health and not caused by an accident.
- **“Immediate family”** means your husband, wife, common law or civil partner, children, parents, grandparents, grandchildren and any siblings living with You.
- **“Injury”** means physical damage or trauma caused by an accident.
- **“Maximum benefit”** means the maximum amount that you can claim under your policy per policy year and as stated in your Schedule.
- **“Policy year”** means the period of one year from when your policy started as stated in your Schedule.
- **“Pre-existing condition”** means any injury, illness or behavioural disorder that your pet had symptoms of, received treatment, medication or advice for in the last 24 months before your policy start date with Napo.
- **“Related condition”** means a condition that relates to a recurring illness and/or injury; or related to a previous illness and/or injury or caused by a previous illness and/or injury. When applying the policy exclusions, maximum benefit limit and any applicable excess, any treatment for a related condition will be considered as one condition regardless of when the treatment occurred.
- **“Treatment”** means any examinations, consultations, advice, tests, scans, x-rays, prescribed medications, surgeries, hospitalisation, nursing care your pet has undergone following the recommendation of a vet and carried out by a vet.
- **“Vet”** and **“Veterinary surgeon”** means a person who is a registered member of the Royal College of Veterinary Surgeons (“RCVS”).

# Section 1: Veterinary Treatment

The maximum benefit limit for this section is £2,000, £4,000, £8,000, £12,000 or £16,000 per policy year.

## 1.1 Veterinary Treatment for Accidents and Illnesses

- In the event your pet suffers from an illness or injury and needs treatment, we will pay up to the maximum benefit limit per policy year for treatment recommended and carried out by a vet.
- We will refer certain treatment and costs to our vet advisor and we reserve the right to only pay vet fees deemed by us to be reasonable and essential.
- When your pet suffers from a bilateral or related condition, these will be considered as one condition when applying the policy exclusions, maximum benefit limit and any applicable excess.
- If you are eligible for any discounts (including staff discounts) for treatment carried out on your pet, this must be applied to claims submitted.

Covered	Not covered
Treatment your pet receives from a vet for an illness or injury occurring during the policy year.	Any accidents that occur within the applicable waiting period or before the start date of your policy.
Euthanasia fees up to £250 if recommended by a vet as a result of an illness that first showed clinical signs or injuries during the policy year.	Any illnesses that first show signs or symptoms before the start date of your policy or within the applicable waiting period.
Burial or cremation up to £150 only.	Any treatments not carried out in the UK.
Food prescribed by your vet to treat any illness or injury up to £200 per policy year.	Anything that is not resulting from an accident or illness and is not deemed veterinary treatment, including post mortem fees, memorials, gifts, caskets, urns or keepsakes.
Prosthetic treatments: hips, elbows, patella groove replacements or any eye lens implants.	Any excessive treatments or any treatments that were not essential for your pet's well-being.

## 1.1 Veterinary Treatment for Accidents and Illnesses [continued]

Covered	Not covered
Second opinion from a referral vet or qualified therapist that has been approved by us prior to any treatment being carried out.	Any cost relating to breeding, pregnancy or birth, including complications that arise as a result of breeding, pregnancy or birth.
Complications arising from routine treatment prescribed by a vet.	Any costs for preventative, cosmetic, elective or routine treatment such as worming, flea treatment, grooming, bathing, nail clipping, dematting, vaccinations, spaying, castration, and any costs where treatment is required as a result of not carrying out preventative, cosmetic, elective or routine treatment.
At home treatment if your vet confirms that moving your pet would endanger its health or worsen the condition.	Stem cell, gene therapy or organ transplants.
Your pet's stay at a vet practice if its treatment cannot be given outside a vet practice.	Any prosthetic treatments that are not specifically listed as covered.
The cost of out of hours fees unless your vet advises you to wait for normal vet hours.	Any at home treatments or home visits by your vet, unless your vet confirms to us that your pet could only be treated at home due to the seriousness of your pet's condition.
	Your pet's stay at a veterinary practice (unless its veterinary treatment can only be given at a veterinary practice).
	Any administration costs or fees charged by your vet.
	Any costs for importing medication.
	Additional fees for urgent laboratory tests if your pet is not immediately at risk from a life-threatening illness.
	Any costs for transporting your pet to a vet practice, or between vet practices or to move your pet within a vet practice group.
	Any emergencies, transportation or at home treatment costs if your vet does not explicitly recommend it for the health of your pet.
	Any costs where you have not provided us with the itemised invoice detailing the treatment costs incurred.

## 1.1 Veterinary Treatment for Accidents and Illnesses [continued]

### **Not covered**

Any treatments due to an illness that you failed to vaccinate against as required in our General Exclusions.

## 1.2 Dental Treatment

The cover limit for this section is £1,000 or £2,000 per policy year which is included within your maximum benefit limit.

In order to claim for any dental treatments your pet needs to have had an annual dental check-up in the 12 months prior to the symptoms of the injury or illness being identified.

Covered	Not covered
Dental treatments recommended and conducted by your vet.	Any dental treatments received by your pet if your pet hasn't had an annual dental check-up in the 12 months prior to the symptoms of the injury or illness being identified.
Dental treatment due to an accident.	Any conditions which showed symptoms before the start date of your policy or in the applicable waiting period of your policy.
Dental treatment due to an illness such as general dental disease (including tartar removal, root canals and dental extractions).	Any dental treatments not carried out within 6 months of the date your vet first recommended the treatment, unless your vet confirms they were not able to provide this service within this time limit.
	Any dental treatments not prescribed by a vet.
	Any cosmetic or elective dentistry.
	Any routine or preventative dental healthcare such as descaling, polishing and cleaning of your pet's teeth, even if recommended by your vet.
	Any claims relating to crowns.
	Any claims excluded under Section 1.1 Veterinary Treatment for Accident and Illnesses.

## 1.3 Complementary Treatment

The cover limit for this section is £250, £500, £1,000, £1,500 or £2,000 per policy year which is included within your maximum benefit limit.

Covered	Not covered
<p>Complementary therapy treatment recommended by a vet and carried out by a vet or one of the following approved specialists:</p> <ul style="list-style-type: none"> <li>Association of Chartered Physiotherapists in Animal Therapy (“ACPAT”)</li> <li>Canine Hydrotherapy Association (“CHA”)</li> <li>Institute of Registered Veterinary and Animal Physiotherapists (“IRVAP”)</li> <li>International Association of Animal Therapists (“IAAT”)</li> <li>International Veterinary Chiropractic Association (“IVCA”)</li> <li>McTimoney Chiropractic Association</li> <li>National Association of Registered Canine Hydrotherapists (“NARCH”)</li> <li>National Association of Veterinary Physiotherapists (“NAVAP”)</li> <li>Register of Animal Musculoskeletal Practitioners (“RAMP”)</li> </ul>	<p>Any complementary treatment not recommended by a vet.</p>
	<p>Any complementary treatment carried out by a person who is not a vet or an approved specialist.</p>
	<p>Any conditions which showed signs or symptoms in the applicable waiting period of or before the start of your policy.</p>
	<p>Any claims excluded under Section 1.1 Veterinary Treatment for Accident and Illnesses.</p>
Acupuncture.	
Physiotherapy (including Laser, Pulsed Magnetic Field, Shock Wave therapies).	
Chiropractic manipulation.	
Herbal medicine.	
Homeopathy.	
Hydrotherapy and osteopathy treatments.	

## 1.4 Behavioural Treatment

The cover limit for this section is £250, £500, £1,000, £1,500 or £2,000 per policy year which is included within your maximum benefit limit.

Covered	Not covered
Behavioural treatments if they are recommended by a vet and carried out by a vet or a specialist certified by the following:  Association of Pet Behaviour Counsellors (“APBC”) Canine and Feline Behaviour Association (“CFBA”) Certified Clinical Animal Behaviourist (“CCAB”) International Canine Behaviourists (“ICB”) Association of INTODogs (“INTODogs”)	Any behavioural conditions that you can prevent by normal puppy training and socialisation.  Any costs relating to your pet needing to stay and receive training or treatment at a residential training or behavioural centre.  Any conditions which showed symptoms before the start date of your policy or in the applicable waiting period of your policy.  Any claims excluded under Section 1.1 Veterinary Treatment for Accident and Illnesses.

## Section 2: Third Party Liability (dogs only)

**Third Party Liability cover is not included if your dog is required to have a Certificate of Exemption from the Dangerous Dogs Act 1991, if we've told you that Third Party Liability cover is not included, or if your dog is mixed or crossed with any of the breeds listed in this section where we do not provide Third Party Liability.**

**The maximum benefit limit for this section is £1.5M, £2M, £2.5M per policy year.**

Section 2 provides cover for damages and legal costs if you or your immediate family are found liable in the event that your dog causes death, injury or property damage. We will also pay if someone you have asked, and whom you are not paying, is looking after your dog when the death, injury or property damage occurs. In order to claim for this section:

- You must notify us immediately of any claim made against you.
- You must not admit responsibility, offer, promise, pay or agree to pay any claims, settle or negotiate with any third party following an event that may or may not give rise to a claim without our written permission.
- You must inform us immediately of any impending prosecutions, inquests or fatal accidents or injuries or civil proceedings.
- You must send us immediately any correspondence and/or documents you receive in relation to an event without replying to it.
- You agree to assist us in establishing the circumstances behind an incident and provide us with written statements, and the details of any witnesses and attend court if required.
- If your dog is injured or injures another dog in a dog-on-dog attack, you must supply us with full details of the incident and all parties involved including the names and contact details for any witnesses. In the event your dog is injured, we may decide to act against the owner of the other dog on your behalf if we feel the other dog owner can be proven legally liable. Similarly, if you are legally liable we will look to cover the vet fees.
- You agree that we can commence legal action to get compensation from any third-parties, or recover from any third-parties, any payments that have already been made in your name.
- You agree that we can take over and conduct in your name the defence and/or settlement of any claims under this policy.
- You must help us to take legal action against anyone in relation to your policy with us or help us defend any legal actions in relation to your policy with us should we ask you to.

## 2 Third Party Liability (dogs only) [continued]

- In the event that there are any other insurance policies in force, you must report the incident to that insurance company first and tell us the name, your policy number and the reason for you lodging a claim with that insurance company.
- You must provide us with full details of any other insurance policies held in your name or held in connection with your pet.

**We do not provide Third Party Liability cover for any of the following breeds, or any dogs mixed or crossed with the following breeds:**

- Akbash
- Ainu
- Akita
- Alapaha Blue Blood Bulldog
- American Akita
- American Bandogge
- American Bulldog
- American Bully Classic
- American Bully Exotic
- American Bully Pocket
- American Bully Standard
- American Bully XL (with Certificate of Exemption)\*
- American Pit Bull Terrier (with Certificate of Exemption)\*
- American Staffordshire Bull Terrier
- American Staffordshire Terrier
- Anatolian Karabash
- Anatolian Shepherd
- Anglican Bulldogge
- Argentinian Mastiff (with Certificate of Exemption)\*
- Azores Cattle Dog (Cão de Fila de São Miguel)
- Bakharwal
- Boerboel
- Brazilian Mastiff (with Certificate of Exemption)\*
- Bucovina Shepherd Dog
- Bully Kutta (Pakistani/Sindhi/Indian Mastiff)
- Ca de Bou
- Canarian Mastiff
- Canary Catch Dog (Perro de Presa Canario)
- Cane Corso
- Caucasian Shepherd Dog
- Chinese Chongqing
- Chow Chow
- Dogo Argentino (with Certificate of Exemption)\*
- Fila Brasileiro (with Certificate of Exemption)\*
- Gull Dong
- Hokkaido
- Indian Pariah Dog
- Irish Staffordshire Bull Terrier
- Japanese Akita
- Japanese Mastiff (with Certificate of Exemption)\*
- Johnson American Bulldog
- Kai Ken
- Kangal Shepherd Dog
- Karabash
- Koolie
- Korean Jindo
- Northern Inuit
- Phu Quoc Ridgeback (Chó Phú Quốc)
- Pit Bull (with Certificate of Exemption)\*
- Pit Bull Mastiff
- Pit Bull Terrier (with Certificate of Exemption)\*
- Romanian Raven Shepherd Dog (Ciobănesc Românesc Corb)
- Saint Miguel Cattle Dog (Cão de Fila de São Miguel)
- Seta
- Shar Pei
- Shikoku (Kōchi-ken)
- South African Mastiff
- Spanish Alaunt (Alano Español)
- Spanish Bulldog
- Spanish Hound (Sabueso Español)
- Staffordshire Bull Terrier
- Tamaskan Dog
- Thai Bangkaew
- Thai Ridgeback
- Tibetan Mastiff
- Tosa (with Certificate of Exemption)\*
- Turkish Kangal Dog
- Uruguayan Cimarron (Cimarrón Uruguayo)
- Utonagan
- Vucciriscu
- Wolfdog F3, F4 or above (does not require wild animal license)

## 2 Third Party Liability (dogs only) [continued]

Covered	Not covered
Damages for bodily injury or property damage caused by your pet where you are legally responsible.	Any claims if your pet is not a dog.
Your reasonable legal fees incurred in respect of any such liability.	Any claim or costs or incident that happened before the start date of your policy or in the waiting period of your policy.
	Any claims if the claimant is you, an immediate family member, someone in your household or your employee.
	Any cost relating to criminal proceedings against you.
	Any claims relating to your employment or business.
	Any claims which has arisen at your place of work, profession or business.
	Any claims if your dog is kept or lives on premises which sell or supply alcohol.
	Any claims where liability has been accepted by you or your immediate family without our involvement or approval unless the liability would exist without that agreement.
	Any claims where the liability is covered by any other insurance policies.
	Any claims where a relevant misrepresentation has been made by you at the start of your policy.
	Any claims where we discover that your dog has previously shown or has started to show signs of aggression and you did not advise us.
	Any claims where the advice from a breeder, animal rehoming centre, vet or pet behaviourist has not been followed in respect of your dog.

## 2 Third Party Liability (dogs only) [continued]

<b>Not covered</b>
Any claims as a result of your dog's interaction with other animals or worrying livestock.
Any claims if the incident happens in a place where dogs are specifically prohibited from being in.
Any claims whilst your dog is in transit by automotive vehicle, bicycle or bicycle trailer.
Any claims that occur outside the United Kingdom.
Any claims resulting from illegal activity including but not limited to poaching or dog fighting.
Any claims where no legal liability is established.
Any claims resulting from your pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.
Any claim if your dog is required to have a Certificate of Exemption from the Dangerous Dogs Act 1991.
Any fines, compensation and prosecution costs following your prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 or the Dangerous Dogs (Northern Ireland) Order 1991.

# Section 3: Your Pet Passing Away

The maximum benefit limit for this section is £500, £1,000, £2,000, £3,000 or £4,000 per policy year.

Section 3 provides cover in the event your pet dies or is put to sleep by your vet during the policy year as a result of an accident or illness. In the event, we pay a claim under this Section 3, we will automatically cancel your policy from the day after your pet's death.

In order to claim for this section:

- You must provide us with a statement from your vet stating the date and cause of death.
- Your pet must have passed away before turning 9 years old.

Covered	Not covered
The amount you paid for your pet, up to the maximum benefit limit, if you have the original receipt, or reasonable evidence of the purchase including a bank statement, and that the price evidenced matches what you declared when you bought a policy with us.	If the purchase price you reported when you bought your policy does not match the price paid on the evidence provided, we will only cover the lower of the two amounts.
	Death from injury or illness that occurs whilst outside of the UK.
	If your pet dies from or as a result of pregnancy, breeding or giving birth.
	If your pet is euthanised because they are aggressive unless an illness or injury covered by this insurance caused the aggression.
	Any conditions which showed symptoms before the start date of your policy or in the waiting period of your policy.
	If your pet is euthanised under the Dangerous Dogs Act 1991, or following an order by a Government, local authority or any person who has the legal authority to make the order.
	If, as a result of being left unattended in a motor vehicle, your pet dies due to extremes of temperature.

### 3 Your Pet Passing Away [continued]

<b>Not covered</b>
Death as result of neglect even if you or someone in control of your pet is not prosecuted under the Animal Welfare Act.
Death as a result of you causing malicious harm to your pet.
Any claims excluded under Section 1.1 Veterinary Treatment for Accident and Illnesses.

# Section 4: Missing Pet

The maximum benefit limit for this section is £500, £1,000, £2,000, £3,000 or £4,000 per policy year.

This section only applies to your pet and not to any embryo or foetus they might be carrying. In order to claim for this section:

- You must report your pet as stolen or gone missing within 48 hours:
  - If your pet is a dog, the police or dog warden,
  - If your pet is a cat, your local rescue centre.
- For rewards and advertising costs, we will need you to provide a receipt for any reward offered.
- In the event your pet is found or returns home and we have made a payment to you under this section of cover, you must return the payment to us within 45 days of your pet returning home.
- You must ensure that your pet is kept in a secure and appropriately fenced area or otherwise secured and all reasonable steps must be taken by you to prevent your pet escaping.
- If you are required to have a Certificate of Exemption under the Dangerous Dogs Act 1991, you must comply with its requirements.

You can keep your insurance policy active after your pet goes missing provided you continue to pay your premiums. However, if you want to stop the cover you need to let us know. We will not refund any premiums paid before the date you tell us you want your cover to stop.

Covered	Not covered
Up to £50 in advertising costs (printing leaflets, posting online etc) for each policy year.	If the purchase price you reported when you bought your policy does not match the price paid on the evidence provided, we will only cover the lower of the two amounts.
Offering a reward for the safe return of your pet, up to the maximum benefit limit for this section.	If your pet is over the age of 9 at the time they were lost or stolen.

## 4 Missing Pet [continued]

Covered	Not covered
<p>In the event your pet is not found within 90 days, you can request the amount you paid for your pet up to the maximum benefit limit if you have the original receipt, or reasonable evidence of the purchase including a bank statement, and that the price evidenced matches what you declared when you bought a policy with us.</p>	<p>Any reward if your pet is found by:</p> <ul style="list-style-type: none"> <li>• You, an immediate family member, or a close friend,</li> <li>• Anyone who is employed by or lives with you,</li> <li>• Anyone who was caring for your pet when they were lost or stolen,</li> <li>• Anyone who is in collusion with the person who stole your pet.</li> </ul>
	<p>Any claim or costs or incident that happened before the start date of your policy or in the waiting period of your policy.</p>
	<p>Any claims outside the UK.</p>
	<p>If you abandoned your pet.</p>
	<p>If your pet has not been microchipped.</p>
	<p>If your pet was taken by someone to obtain a ransom payment from you.</p>
	<p>If your dog was left off-lead in a public place or in an unlocked vehicle or deemed not to have been under due control.</p>
	<p>If your pet was seized on welfare grounds or under the Dangerous Dogs Act 1991.</p>
	<p>If your dog is left unattended in a property or area, unless:</p> <ul style="list-style-type: none"> <li>• It's in a property with external doors and windows that are locked and the keys cannot be seen from outside, or</li> <li>• There is a secure area with a barrier around the outside that is at least 4 feet high with any gates closed and locked.</li> </ul>

# Section 5: Boarding Fees

The maximum benefit limit for this section is £250, £500, £1,000 or £2,000 per policy year.

In order to claim for this section:

- We will need you to send us the receipts for the boarding kennel or cattery.
- We will need you to send us proof of the relevant hospital stay, including but not limited to copies of medical records.

Covered	Not covered
Your pet's stay at a licensed boarding kennel or cattery if: <ul style="list-style-type: none"><li>• You, or an immediate family member are ill or injured during the policy year and need to go into hospital.</li><li>• You have to stay longer at the hospital due to routine treatment or pregnancy complications.</li></ul>	If you or an immediate family member are in hospital for less than 3 days in a row.
	Any claim or costs or incident that happened before the start date of your policy or in the waiting period of your policy.
	Any claims if the boarding kennel or cattery are not licensed.
	If an immediate family member is able to look after your pet.
	If you have to go into a nursing home, are convalescing outside of a hospital or involved in any form of rehabilitation outside of a hospital.
	If you are going to the hospital for planned admission with no complications.

# Section 6: Travelling in the EU

The maximum benefit limit for this section is £500, £1,000 or £2,000 per policy year.

Covered	Not covered
We will extend the cover available under Section 1, veterinary fees for emergency treatments while you're on holiday in the EU with your pet.	Any period where your pet has been outside the UK for more than 90 consecutive days or over 180 days during the policy year.
We will cover unexpected quarantine costs for your pet while travelling in the EU with you if: <ul style="list-style-type: none"> <li>• Your pet's microchip fails; or</li> <li>• Your pet has an illness and as a result is not allowed back into the UK.</li> </ul>	Any costs or expenses covered by another insurance such as travel insurance unless that cover has been exhausted. You must provide us with full details of any relevant insurance.
We will cover unexpected accommodation costs for you and your pet, up to £100 per night for a maximum of 2 weeks, if you miss your scheduled return travel to the UK, as a result of your pet requiring emergency veterinary treatment while you are on holiday.	Any costs related to a holiday within the United Kingdom.
We will cover unexpected extra accommodation and transport costs up to and not beyond the date that you are due to fly back to the UK if your pet is lost or goes missing while you are on holiday and you use reasonable endeavours to try to find your pet.	Any quarantine costs if: <ul style="list-style-type: none"> <li>• As a result of an illness that first showed clinical signs, or any injuries that occurred, before you travelled.</li> <li>• Your dog's microchip was not checked and found to be working properly in the 14 days before you travelled overseas.</li> </ul>
The cost of unused travel and accommodation that you have paid for in advance and cannot get back if you must cancel your scheduled holiday; or come home early as a result of your vet advising you that your pet needs immediate emergency lifesaving treatment and/or surgery in the 7 days before or during a holiday that takes place during the policy year.	Any costs relating to anyone on holiday with you that isn't an immediate family member.
	Any costs relating to a holiday cancellation or shortening if you booked your holiday less than 28 days before your holiday started.
	Any costs relating to a holiday cancellation or shortening as a result of an illness that first showed clinical signs; or any injury that happened; before you booked your holiday.
	Any claim or costs or incident that happened before the start date of your policy or in the waiting period of your policy.
	Any claims excluded under Section 1.1 Veterinary Treatment for Accident and Illnesses.

# Section 7: General Policy Exclusions

**These are your policy exclusions and are applicable to all sections of your coverage. We will not pay:**

For the excess stated in the Schedule.
Any pre-existing conditions or any claims costs relating to the applicable waiting period as listed in the Schedule.
Any claims made where either the symptoms, incident or treatment claimed for occurred outside of the policy year.
Any claims if your premium for that period has not been paid.
Any claims for a dog that has ever attacked or bitten a person or an animal, or has ever been trained to bite.
Any claims against a dog that is kept or lives on premises used for any commercial purposes.
Any claims covered by any other insurance unless the other insurance cover has been fully used.
Any claims where you, an immediate family member, your agents, employees or anyone living with you have not adhered to the laws applicable to you or your pet.
Any claim resulting from malicious or wilful injury or gross negligence caused to your pet by you or anyone living with you.
Any claim where your pet has received medication which has not been prescribed or recommended by your vet or where you have not followed instructions on how to administer the medication correctly.
Any claim resulting from intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
Any claim if you are not complying with the UK Animal Health and Animal Import legislation.
Any claim resulting from you not taking reasonable steps to prevent your dog from escaping or straying from your property, or not keeping your dog on a lead in any area that contains vehicles or near a road.
Any claim if your pet suffers from a notifiable disease as defined in the Animal Health Act 1981/2002 and/or in the Animal Health and Welfare Act 1984, or any sexually transmitted diseases, Rabies, or Aujeszky's Disease or Leishmaniasis.

## 7 General Policy Exclusions [continued]

Any claim if you are legally prohibited from owning or keeping animals, or if you have an unspent conviction under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006. Your policy will also be voided.
Any costs and compensation if your pet is euthanised under a court order of the Animal Health Act 1981/2002 and/or Animal Health and Welfare Act 1984.
Any costs as a result of restrictions put on your pet by the DEFRA and/or APHA.
Any claim resulting from your pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.
Any claim resulting from you not complying with your Certificate of Exemption from the Dangerous Dogs Act 1991, for example failing to: <ul style="list-style-type: none"><li>• Neuter your dog within the required timeline;</li><li>• Muzzle and keep your dog on a lead in public;</li><li>• Contain your dog in a secure place to prevent escape.</li></ul>
Any legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom.
Any losses, damages or liabilities, cost or expenses of any kind caused directly or indirectly by war, civil war, invasion, insurrection, rebellion or revolution.
Any costs, loss, illness, injury, damage, death or legal liability directly or indirectly caused by: <ul style="list-style-type: none"><li>• An epidemic, pandemic or other such health warning, and declared as such by the Department of Environment, Food and Rural Affairs (“DEFRA”), and/or the Animal &amp; Plant Health Agency (“APHA”) and/ or the World Health Organisation;</li><li>• Arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring;</li><li>• Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.</li></ul>
Any claims arising from radiation, nuclear explosion, or pollution of air, soil and water.
Any claim or liabilities directly or indirectly caused by or contributed to, by or arising from: <ul style="list-style-type: none"><li>• Ionising radiations or contamination by radioactivity from any nuclear fuel or from any waste from the combustion of nuclear fuel,</li><li>• The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.</li></ul>
Any claim relative to the radioactive, toxic, explosive or other hazardous properties of any nuclear installation or part of any nuclear installation.
Any costs relating to the destruction of your pet by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.

## 7 General Policy Exclusions [continued]

### **Dogs – Any of the following dogs are excluded from coverage:**

Any dogs used for commercial or business purposes or for any monetary gain.

Any dogs who are used or trained for any non-domestic purposes.

Any dogs used as gundogs, or used for or in connection with shooting, pointing, field work or for the purposes of hunting of any kind.

Any dogs used for breeding.

Any dog that is not vaccinated against distemper, hepatitis, leptospirosis and parvovirus. We do not accept homeopathic nosodes as a substitute for the recommended vaccines for your pet.

Any dogs that were sold or permanently separated from their mother before 8 weeks of age.

### **Dogs – Any of the following breeds and any dogs mixed or crossed with these breeds are excluded from coverage:**

Any dog within the scope of the Dangerous Dogs Act 1991 e.g. American XL Bully, Pit Bull Terrier, Japanese Tosa (Japanese Mastiff), Dogo Argentino (Argentinian Mastiff), Fila Brasileiro (Brazilian Mastiff), unless you present us with a Certificate of Exemption, as issued by Defra, and you follow the rules and ongoing requirements for the duration of your policy.

Any breed that isn't an option to select when you buy your policy.

Any dog that is not a domesticated breed or that may require a wild animal license in the UK. This includes, but is not limited to wolves, wolf hybrids (including Czechoslovakian/Dutch/Saarloos Wolfdog), and Australian Dingoes.

## 7 General Policy Exclusions [continued]

<b>Cats - Any of the following cats are excluded from coverage:</b>
Any cats used for commercial or business purposes or for any monetary gain.
Any cats who are used or trained for any non-domestic purposes.
Any cats used for breeding.
Any breed that isn't an option to select when you buy your policy.
Any cats who are a hybrid between a wild cat (Serval or Savannah) and a domestic cat (also known as F1 cats).
Asian Leopard Cats and any crossbreeds of Asian Leopard Cats.
Feral cats.
Any cat that is not a domesticated breed or that may require a <u>wild animal license</u> in the UK.
Any cat not vaccinated against feline infectious enteritis, feline herpes virus, feline calicivirus and, if at risk, feline leukaemia virus. We do not accept homeopathic nosodes as a substitute for the recommended vaccines for your pet.
Any cats that were sold or permanently separated from their mother before 8 weeks of age.

# Important Information

## About Napo

We are Napo Limited, a limited company registered in England and Wales (company number 13281620) with its registered address at 2 Jubilee Place, London, United Kingdom, SW3 3TQ, acting for and on behalf of the insurer.

## How we're regulated

Napo is a trading name of Napo Limited who is authorised and regulated by the Financial Conduct Authority (ref: 994239). Our entry on the Financial Services Register can be checked for details of our permissions.

## Who underwrites our policy?

The policy is underwritten by Casualty & General Insurance Company (Europe) Limited (the "Insurer"), registered in Gibraltar with company number 89400 and a registered address at Suite 3A, Centre Plaza, 2 Horse Barrack Lane, Main Street Gibraltar.

Casualty & General Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

# Fraud

Insurance fraud increases premiums for everybody. We will investigate any activities that we suspect may be fraudulent. We will not pay your claim or any other claims and we will cancel any policies you have with us if you or anyone acting for you:

- Provides information when entering into this insurance policy or upon renewal in the knowledge that the information provided is false or fraudulently exaggerated in any way.
- Make a claim knowing it is false, dishonest or fraudulently exaggerated in any way.
- Make a statement or submit a document in support of a claim knowing it is false or incorrect in any way.
- Make a claim for anything you have done deliberately or deliberately allowed to happen.
- Make a claim that involves your dishonesty.
- Gives us reasonable grounds to suspect that you or anyone acting on your behalf has acted fraudulently or dishonestly.

We reserve the right to take legal action against you to recover the amount of any claims already paid and tell the police about the fraud, and share information with the Insurance Fraud Enforcement Department (“IFED”) and any other appropriate and relevant authorities as well as other insurance companies and the Insurance Fraud Investigators Group (“IFIG”).

## Financial Services Compensation Scheme Protection

The Insurer is covered under the Financial Services Compensation Scheme (“FSCS”). In the unlikely event the Insurer fails or is likely to fail, you may be entitled to compensation. Full information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk)

## Personal data

At Napo, we are committed to handling your personal information responsibly and respect your right to privacy. We are a controller for the purposes of applicable data protection laws. This means in relation to the personal information we collect we will determine why and how it is used:

- Napo collects and processes information about you in order to arrange and administer insurance policies and to process claims.
- Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, regulators, the police, any relevant government agencies or fraud prevention agencies.
- For further information on how your information is used and your rights in relation to your information please see our website, [www.napo.pet/privacy-policy](http://www.napo.pet/privacy-policy)
- If you require any further information or wish to exercise your rights, please email us at: [data@napo.pet](mailto:data@napo.pet)

## Applicable law and third party rights

All aspects of this policy are subject to the laws of England and Wales. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this policy.

## Language

Your policy document is available in other formats. If you need braille, large print or audio version, just let us know and we will endeavour to help. Our communications with you will always be in English.

*napo*