



# PRIMARY

## DIRECT PET INSURANCE

Lynnfield House, Church Street,  
Altrincham, Cheshire, WA14 4DZ.  
Tel: 0870 444 3434 Fax: 0870 444 3436

### DEFINITIONS

The words set out below will, wherever they appear in the Certificate, have the following meanings;

**The Policyholder/You/Your:**

The person or persons named in the Schedule.

**We/Us/Our:**

UK Underwriting Ltd on behalf of Primary Insurance Co Ltd and certain underwriters at Lloyds.

**The Schedule:**

Details of Policyholder, the Period of Insurance and the animal insured. The Schedule forms part of the Policy.

**The Period of Insurance:**

Any period for which We have accepted Your premium.

**The Commencement Date of Insurance:**

The date upon which cover under this Certificate commences.

**Certificate:**

Certificate of Insurance.

**Pet:**

Dog(s) or Cat(s) specified in the Schedule.

**Vet:**

Qualified Veterinary Surgeon.

**Territorial Limits:**

United Kingdom, Northern Ireland, Isle of Man and Channel Islands.

**Home:**

The private house, self-contained flat or bungalow at the address shown on the Schedule used for domestic purposes.

**Incident:**

A specifically identifiable accident, injury, disease or condition. In the case of chronic conditions, all claims relating to that condition falling within the terms and conditions of the policy shall be classed as the same incident.



## CERTIFICATE OF INSURANCE

Primary Direct Pet Insurance is provided by UK Underwriting Limited on behalf of Primary Insurance Company Limited and certain underwriters at Lloyds. This certificate is a contract between UK Underwriting Limited and you, the Policyholder and is formed by Your proposal, a numbered schedule and this Certificate. Cover as specified on the attached Schedule is operative for any period for which You have paid and We have accepted the premium. Primary Insurance Company are members of the Financial Ombudsman Service and the Association of British Insurers.

### "COOLING OFF" PERIOD – 14 DAY MONEY BACK GUARANTEE

Primary Direct Pet Insurance will refund Your premium / IPT in full, if within 14 days of the date of issue of the Insurance Certificate You decide it does not suit Your needs, provided that no claim exists. Return the Primary Direct Pet Insurance Certificate to Primary Direct who will arrange Your refund. We cannot refund any part of the premium at any other time.

Section	Standard Plan	Deluxe Plan	Excess Per Claim
1. Vet Fees	£2,500 per year	£5,000 per year	£50
2. Third Party Liability	£1,000,000	£2,000,000	£100
3. Accidental Death	Purchase price (up to £300)	Purchase price (up to £500)	NIL
4. Advertising and Reward	£150	£200	£40
5. Emergency Kennelling	£150	£200	NIL
6. Loss by theft or Straying	Purchase price (up to £300)	Purchase price (up to £500)	NIL
7. Holiday Cancellation	£250	£500	£40
8. Legal Helpline Emergency Vet Finder	YES YES	YES YES	N/A N/A
9. Alternative Medicine	NO	£300	£40
10. Travel Allowance	NO	£100	£10



## SECTIONS OF COVER

### SECTION 1 – VETERINARY FEES COVER

We will indemnify You for all reasonable and customary charges made for treatment carried out directly by a Vet of up to the amount shown in the Schedule of Cover and Limits relevant to Your chosen Plan, for each course of treatment following an accident or illness incurred by the Pet insured within any one Period of twelve consecutive months.

#### Exclusions

We will not be liable for:

1. (a) The first £50 of each and every claim  
(b) Any treatment exceeding 12 months after the Incident.
2. Veterinary fees in connection with:
  - (a) Any illness or condition arising and apparent prior to or within the first 10 days of the Commencement Date of Insurance;
  - (b) Preventative vaccinations, preventative treatment or conditions arising directly or indirectly therefrom, or other preventative treatment and/or cosmetic treatment, including cosmetic dentistry;
  - (c) Preventative investigations unless indicated by the presenting signs or revealing clinical diseases, elective or cosmetic treatments, routine spaying or castration, whelping or kitting or conditions arising directly or indirectly therefrom unless essential for treatment of disease or to any treatment in connection with pregnancy or parturition;

- (d) Teeth, dental and gingival problems except as directed by a Vet to alleviate pain and suffering;
- (e) Training, behavioural, aggression, viciousness and sex hormonal problems unless directly resulting from an accident or illness covered under this insurance;
- (f) Dietary supplements or prescription diets other than for a 4 week period for a specific illness after which such diets will be considered as being preventative treatment;
- (g) Unlicensed medicinal products;
- (h) Non essential hospitalisation, and or house calls unless the Vet declares that to move the Pet would seriously endanger its health;
- (i) Vet charges in respect of euthanasia, post mortem, disposal and/or cremation;
- (j) Any claim for any form of special diet, housing, or bedding needed for treatment or general well-being of any Pet;
- (k) Treatment not carried out directly by a Vet;
- (l) Any claim for a congenital condition (existing at birth)

### SECTION 2. - THIRD PARTY LIABILITY COVER

***This cover operates only in the event that You are not insured under any other Householders or Liability Policy or where the cover provided by that Policy has been exhausted.***

We will indemnify You in respect of all sums that You become legally liable to pay as compensation for accidental bodily injury (fatal or non-fatal) or accidental damage to property caused by the Pet

specified in the Schedule and occurring during the Period of Insurance. The total amount payable will not exceed the amount shown in the Schedule of Cover and Limits relevant to Your chosen Plan during any one Period of twelve consecutive months. We will also pay any additional costs or expenses incurred by You with our written consent.

### Exclusions

We will not cover the first £100 of each claim.

We will not indemnify You in respect of liability arising from:

1. any agreement or contract unless liability would have existed otherwise;
2. deliberate acts by You or members of Your family permanently residing with You;
3. loss of or damage to property in the ownership, custody or control of Your family or household or any person employed by members of Your household;
4. accidental bodily injury or disease contracted by any person who is under a contract of service or apprenticeship with You when such an injury or disease arises out of and in the course of the employment with You;
5. accidental bodily injury to or disease contracted by a member of Your family, servants, or persons permanently residing with You or any Persons.

### Indemnity to other Persons:

Any members of Your Family permanently residing with You or any person to whom the Pet is entrusted will be indemnified in the same terms as You are.

## SECTION 3. - ACCIDENTAL DEATH COVER

In the event of death by accidental external means, including fire and lightning and/or whilst in transit of the Pet specified in the Schedule, including humane destruction if certified necessary by a Vet as a result of accidental injury, We will pay the purchase price of a Pet of the same breed and type as that insured if the Pet is replaced within six months of the death, or the original purchase price if the Pet is not replaced up to but not exceeding the amount shown in the Schedule of Cover and Limited relevant to Your chosen Plan.

### Exclusions

Death caused by illness or disease.

## SECTION 4. - ADVERTISING AND REWARD COVER

We will indemnify You in respect of costs incurred in advertising (including the cost of a suitable reward previously agreed by Us) for recovery of the Pet specified in the Schedule if it is lost or stolen up to a limit of the amount shown in the Schedule of Cover and limits relevant to Your chosen Plan. Approved costs would include advertising in a local newspaper.

### Exclusions

We will not cover the first £40 of each claim.

## SECTION 5. - EMERGENCY KENNELING COVER

In the event of You or Your spouse/partner, or any member of Your family permanently residing with You being hospitalised on medical advice for more than 72 hours, or in the event of You being made homeless for more than 72 hours as a result of the Home being rendered completely uninhabitable by fire or flood, and in consequence the Pet insured needing to be placed in a licensed boarding Kennels or Cattery We will pay kennelling costs of up to £50 per week subject to a maximum payment up to the amount shown in the Schedule of Cover and Limits relevant to Your chosen Plan for any one cause during any one period of twelve consecutive months.

### Provided that

1. You take all reasonable steps to ensure that the work of reinstatement or repair is carried out without due delay;

2. You take all reasonable precautions to safeguard the Home/premises against fire or flood;
3. The Home has not been unoccupied for more than thirty consecutive days.

### Exclusions

We will not pay for emergency kennelling due to:

1. Hospitalisation of You or any member of Your family permanently residing with You as a result of pregnancy
2. Any known Medical condition or hospitalisation expected or foreseeable by You or Your spouse/partner likely to give rise to hospitalisation at the inception date of this insurance.

## SECTION 6. - LOST BY THEFT OR STRAYING

We will pay the original purchase price or replacement cost of a similar Pet up to the amount shown in the Schedule of Cover and Limits relevant to Your chosen Plan, whichever is the lesser if Your Pet is permanently lost, stolen or shall stray from Your possession and if no recovery has been made after 60 days despite advertising and reward.

If the Pet is not replaced and/or if no purchase receipt can be produced, We will pay the replacement cost of a similar Pet up to the amount shown in the Schedule of Cover and Limits relevant to Your chosen Plan.

## SECTION 7. - HOLIDAY CANCELLATION

This operates only in the event that You are not insured under any other Insurance Policy or where the cover provided by that Policy has been exhausted. The company will indemnify You for any non-recoverable cancellation costs up to a maximum of the amount shown in the Schedule or Cover and Limits relevant to Your chosen Plan (in any Certificate period of 12 months), in the event that in Your Vet's opinion the Pet named in the Schedule requires emergency life saving surgery, within 7 days prior to Your departure on holiday and this necessitates cancellation or curtailment.

### Exclusions

We will not cover the first £40 of each claim

The company will not be liable for:-

1. Non life-saving operations
2. Any pre-existing or foreseeable condition or disease likely to necessitate emergency life saving surgery or occurring within 10 days of inception of this insurance.

## SECTION 8. - LEGAL HELPLINE & VET FINDER SERVICE

In the event of You being involved in a legal matter concerning You and Your Pet, You have access to Our Legal Helpline that will be able to give You legal advice and help answer any queries You may have. In addition to this, if You require the services of a Vet and are unable to locate one yourself, the Vet Finder Service will help You locate Your nearest Vet - wherever You are in the country. (You will be responsible for resulting Veterinary costs incurred unless covered elsewhere in this policy.) The telephone number for the Legal Helpline and Vet Finder Service is:

**0117 9342111 or 0117 9762030**

## SECTION 9. - ALTERNATIVE MEDICINE COSTS (DELUXE PLAN ONLY)

In addition to the cover provided under the Veterinary Fees section, We will indemnify You for all reasonable and customary charges made for herbal or homeopathic treatment carried out directly by a Vet or Registered Practitioner of up to the amount shown in the Schedule of Cover and Limits relevant to Your chosen Plan, for each course of treatment following an accident or illness incurred by the Pet insured within any one Period of twelve consecutive months.

### Exclusions

We will not cover the first £40 of each claim

The exclusions listed under the Veterinary Fees section will also apply to all claims made for Alternative Medicine Costs.

## SECTION 10. - TRAVEL ALLOWANCE (DELUXE PLAN ONLY)

In the event that Your Pet is referred to another Veterinary Practice or School of Veterinary studies (other than the Veterinary Surgeon where Your Pet is registered), We will indemnify You for all reasonable and necessary travelling costs involved in transporting Your Pet and yourself to the required location, or any travelling costs incurred by You in visiting Your Pet whilst it remains an in-patient up to the amount shown in the Schedule of Cover and limits relevant to Your chosen Plan during any one Period of twelve consecutive months.

### Exclusions

We will not cover the first £10 of each claim.

Any costs where You are not able to provide a receipt or proof of travelling costs on Your behalf.



### GENERAL EXCLUSIONS

*(Applicable to all areas of cover)*

This Certificate does not insure:-

1. Dogs aged 10 years or over, and Cats aged 8 years or over (unless agreed by Us in writing);
2. Any claims arising in connection with a Pet not described in the Schedule;
3. Any claims under any section not shown as being operative in the Schedule;
4. Any claims under any section of cover where the premium has not been paid;
5. Any Incident occurring outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
6. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
7. Any liability directly or indirectly caused by or contributed to, by, or arising from:
  - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from nuclear waste from the combustion of nuclear fuel;
  - (b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
8. Any claims associated with rabies;
9. Any claim resultant of intentional euthanasia, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter; except in the case of humane destruction to alleviate incurable and inhumane suffering;
10. Any animal which should be registered under the UK government's Dangerous Dogs Act 1991;
11. Malicious or wilful injury or gross negligence to the insured Pet caused by You, Your agents, employees or members of Your family;
12. Any claims where medication has not been administered by a Vet or registered practitioner of alternative medical treatments;
13. The recurrence or continuation of an illness, disease or any condition from which the Pet previously suffered arising prior to or within 10 days of inception of this insurance;
14. The use of any Pet for guard security or racing;
15. Any liability where You are entitled to indemnity under any other insurance;
16. Any loss arising directly or indirectly out of infringement of UK animal health and importation legislation;
17. Any Pet sold nor where any financial interest whatsoever is parted with by You, whether temporarily or permanently;
18. A condition or disease existing or foreseeable at the date of commencement of this insurance;
19. Any Incident, loss, damage or treatment arising whilst the Insured animal is being used in connection with any trade or business other than breeding or shepherding;
20. Loss by any surgical operation, unless related to a valid claim resulting to a section of cover provided herein.



### CONDITIONS

1. The Pet insured is warranted by You to be sound in health and free from any injury or physical disability whatsoever at the Commencement Date of the insurance (except as declared by You and accepted in writing by Us), as far as You are aware or as a result of a previous Veterinary examination should be aware. It is further warranted that the pet insured has received its initial and booster vaccinations with a licensed vaccine against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs and against feline infectious enteritis and cat flu in the case of cats, or as advised by Your Vet;
2. It is warranted that You are the sole owner of the insured Pet. This insurance does not cover any Pet sold, nor any Pet wherein any financial interest whatsoever is parted with by You, whether temporarily or permanently;
3. In connection with any claim or claims against You under the Third Party Cover We may at anytime pay You the Amount of the limit of indemnity (after the deduction of any sum or sums already paid as compensation) or any lesser amount for which any such claim or claims can be settled and upon payment We shall be released from any further liability under this insurance except for the costs and expenses of litigation recoverable or incurred with Our consent in respect of matters prior to the date of such payment;
4. If You make a claim under this policy and You know the claim is false or fraudulent in any way, the policy is void and any claim will not be paid;
5. We shall be entitled to terminate this insurance at any time by sending You 7 days written notice by registered letter;
6. Where a claim has been accepted but there is a disagreement over the amount to be paid, the matter will be referred to an arbitrator appointed in accordance with current statutory provisions. When this happens, an award must be made before proceedings are started against Us;
7. We shall be entitled to take over and exercise in Your name any rights You may have against any other party in respect of a claim notified under this Certificate;
8. Cover under this insurance will terminate forthwith in the event of non payment of the premium by You if not received within 14 days of the date due;
9. We reserve the right to take proceedings at Our expense and for Our benefit but in Your name to recover any payment We have made under this insurance;
10. You shall at all times provide proper care and attention of each animal hereby insured;
11. You agree that their Vet, current or previous, is allowed to release information or records regarding any animal hereby insured if requested and any charge made by the Vet shall be at Your expense;
12. The policy is an annual contract and, if the premium is paid by instalments, where the policy is subsequently amended/terminated on payment of any claim involving an insured animal, then full amount of the premium that remains outstanding in respect of that animal becomes due;
13. There is a choice of law for this insurance, but unless We agree otherwise, English law applies.





In the event of any claim or possible claim arising under this insurance You must immediately notify the Claims Office:

**Pet Protection Services, Claim Service,  
1 Prince of Wales Road, Norwich, NR1 1AW.**

As soon as possible and no later than 30 days after any possible Incident likely to result in a claim and in writing quoting Your Certificate number. Thereafter the following procedure shall be followed:-

**Telephone Claim Helpline: 01603 467699 Fax: 01603 766858**

### 1. Veterinary Fees

Upon completion of the treatment You shall forward to the Claims Office, the attached claim form, duly completed by the Vet with supporting receipts and authorised by Yourself within the first 60 days of the first date of treatment. For all claims in excess of £150 a detailed account must be provided. Settlement can be made direct to the Vet after deduction of the Excess, such payment discharging Us from all further liability connected with such claim. The Claims Office have the right to request further information either directly from the Veterinary Surgeon or from You to confirm the validity of the claim, at Your expense.

### 2. Third Party Liability

- (a) You must immediately send any letter, claim, writ or summons to the Claims Office;
- (b) No negotiation, admission or repudiation of any claim is to be entered into without Our written consent;
- (c) You must give Us all necessary information and assistance;
- (d) We will be entitled to take over, and conduct in Your name, the settlement of any legal action and to take proceedings, at Our own expense and for Our own benefit, to recover compensation from any other person.

### 3. Accidental Death

- (a) You must obtain and submit at Your own expense a certificate from the Vet stating the date and cause of death;
- (b) In the event of the Pet being put to sleep as a result of an accident You must obtain a certificate from the Veterinary Surgeon confirming that this was for humane reasons;
- (c) In the event of the animal being put to sleep as a result of a peril hereby insured, a report shall be submitted by the Vet at the owner's expense, confirming that the animal was in permanent, severe and unremitting pain and that euthanasia was absolutely necessary on humane grounds to avoid further unnecessary suffering. In any other circumstances the cost of euthanasia and disposal is not covered by the insurance;

### 4. Loss by Theft or Straying

- (a) You must forward a statement giving full details of the circumstances giving rise to the claim and if requested provide

any further information required to confirm the validity of the claim;

- (b) The loss of dogs must be reported to the police within 24 hours and details of the police station concerned given in the statement under a) above;

### 5. Advertising and Reward

- (a) You must forward a statement giving full details of the circumstances giving rise to a claim and if requested provide any further information required to confirm the validity of the claim;
- (b) The loss of dogs must be reported to the police within 24 hours and details of the police station concerned given in the statement under a) above;
- (c) Copies of all advertisements placed, receipts for advertising and in the case of reward being paid a statement of acceptance from the recipient shall be forwarded with a) above.

### 6. Emergency Kennelling

- (a) You must obtain at Your own expense from Your Medical practitioner confirmation of the period of hospitalisation and, if requested, further information to confirm the validity of the claim;
- (b) Receipts from the kennels showing the daily cost and dates on which the Pet was kennelled should be forwarded with (a) above;

### In the event of fire or flood

- (c) You shall immediately notify Your local fire brigade and take all reasonable steps to limit, minimise and restrict any loss or damage;
- (d) You shall obtain and submit, at Your own expense, a supporting letter from the Fire Brigade, confirming the details and date of the Incident;
- (e) You shall also submit, at Your own expense, a letter from a builder, repairer or other independent source (council/household insurers), stating the period the premises were rendered uninhabitable;
- (f) You shall obtain and submit, at Your own expense, receipts from the kennels showing the daily cost and dates on which the Pet was kennelled which should be forwarded with a) above;

### 7. Travel Allowance

Full details and receipts shall be submitted to the Company

### 8. Holiday Cancellation

You shall obtain at Your own expense the booking invoice and cancellation invoice from Your travel agent or tour operator. This should detail the total irrecoverable charges and the date of cancellation.



If for any reason you consider that we have not kept our promise or you have any cause for complaint regarding this insurance you may write in the first instance to:

Managing Director of UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Off Gibraltar Island Road, Leeds, LS10 1RJ.

Should the matter not be resolved to your satisfaction you may write to:

Lloyd's Complaints Department

Lloyd's of London

1 Lime Street

London, EC3M 7HA

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Telephone: +44 (0) 20 7327 5693

Fax: +44 (0) 20 7327 5255

If, having received the final decision from the insurers, you remain dissatisfied you have the right to refer the matter to the Financial Ombudsman Service at:

South Quay Plaza

183 Marsh Wall

London, E14 9SR

Telephone: 0845 080 1800

E-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

