

ERGO

Pet Insurance Policy Wording



Table of Benefits

Your Statement of Insurance will show the **Sums Insured** and **Excesses You** have selected.

Section	Cover	Sums insured	Excess
1	Vet fees	Up to £10,000	£69, £99, £159 or £249
	- Behavioural treatment	Up to £1,000	£69, £99, £159 or £249
	- Complementary therapy	Up to £1,000	£69, £99, £159 or £249
	- Dental illness	Up to £1,000	£69, £99, £159 or £249
2	If your pet passes away		
	- Passing of a pet	Up to £1,200	Nil
	- Cremation and burial	Up to £250	Nil
3	If your pet goes missing		
	- Loss, theft and straying	Up to £1,200	£69, £99, £159 or £249
	- Advertising and reward	Up to £1,000	£69, £99, £159 or £249
4	Public liability (dogs only)	£2,000,000	£250
5	Holiday cancellation and cutting your trip short	Up to £2,500	£69, £99, £159 or £249
6	Medical care abroad	Up to £2,000	£69, £99, £159 or £249

Co-payment

When **Your** dog reaches the age of 8 and **Your** cat reaches the age of 10:

A **Co-Payment** of 20% will apply to claims under the “Vet fees” and “Medical care abroad” sections of this policy. **You** have the option to increase this to 35% if **You** wish. The amount of **Co-Payment** applicable to **Your Pet** is shown on **Your Statement of Insurance**.

When **Your** dog is under the age of 8 and **Your** cat is under the age of 10:

On younger pets **You** can select a 20% or 35% **Co-Payment** which will apply to claims under the “Vet fees” and “Medical care abroad” sections of this policy. The amount of **Co-Payment** applicable to **Your Pet** is shown on **Your Statement of Insurance**.

The **Co-Payment** is applied per claim.

Your declaration

Your policy contains terms, conditions and exclusion which relate to the health of **Your Pet**. **Pre-existing Conditions** will not be covered. **You** must therefore ensure that **You** answer all **Our** questions fully, honestly and to the best of **Your** knowledge, as failure to answer accurately may affect the cover **We** provide and **Our** ability to pay **Your** claim.

When purchasing this policy **You** confirm the following to be true, and to notify **Us** if there is any change to:

1. **You** are a resident in the United Kingdom.
2. **Your Pet** is 8 weeks old, fully vaccinated, microchipped, and had a full **Vet** check-up in the last year.
3. **Your Pet** is not used for commercial, hunting, or breeding purposes.
4. **You** have never had any insurance declined or cancelled by a pet insurer.
5. **You** do not have any unspent fraud convictions or crime relating to animal welfare.

For dogs only:

1. **Your** dog has never previously shown aggressive behaviour, attacked or bitten another person or animal or damaged others' property.
2. **Your** dog is not on or crossed with a prohibited breed as defined in the Dangerous Dogs Act 1991.
3. **Your** dog does not live on a premises that sells alcohol.

How we can help

Revolut Customer Services

In-App Chat

Monday - Sunday: 24 hours

Premium and Metal plan users: Priority Service

Revolut Claims

Monday to Friday, 9am-5pm

Tel: +44 (0) 1403 788 726

Email: petclaims@davies-group.com

Address: Davies, Unit 8, Caxton Road, Fulwood, Preston, PR2 9NZ

To ensure **We** are consistent in providing **Our** customers with quality service, **We** may record **Your** telephone call, and will ask **Your** consent.

The product option **You** have chosen, including the type and level of cover, the **Sums Insured** payable under **Your** policy, **Co-Payment** (if applicable) and the **Excess**, are all shown on **Your Statement of Insurance**.

Claims conditions

Fraud

If **You** make any intentional or deliberate misrepresentation or concealment or dishonest statement in obtaining the policy or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this policy will be lost.

Making a claim

You must notify Revolut Claims as soon as possible when something happens that will or might result in a claim.

For all claims

1. Check the **Statement of Insurance** and policy wording to see whether the loss is covered.
2. Carefully read the “Additional conditions applying to this section” in the policy section(s) under which **You** intend to claim.
3. Contact Davies Claims
Email: petclaims@davies-group.com
Tel: +44 (0) 1403 788 726
4. **You** can submit **Your** claim via the app on **Your** customer profile by following Hub > Insurance > Pet Insurance > Your Pet’s Profile > Make a Claim or **You** can call **Us** and **We** can assist **You** with the claims submission.
5. For claims being submitted on **Your** behalf by a **Vet** please use the following link: RevolutVet.davies-group.com
6. The claim form will tell **You** what documentation **We** require in order to process **Your** claim. **We** reserve the right to require additional documentation at any time.
7. **You** must obtain, keep and produce at **Your** own expense all receipts, invoices, reports and other documentary evidence required by **Us** to support **Your** claim. Original documents (not photocopies) will be required.
8. Send **Us** the completed claims form, together with the necessary documentation.

More information regarding Pet Insurance can be found here <https://www.revolut.com/help/insurance-products/pet-insurance>

No interest

No interest shall be added to any claims payments.

Other insurance

If **You** claim under this policy for something which is also covered by another insurance policy, including travel or household insurance, **You** must provide **Us** with full details of the other insurance policy. **We** will only pay **Our** proportionate share of any claim.

Rights and responsibilities

We will be entitled to take over and conduct in **Your** name (at **Our** expense) the defence or settlement of any claim or to prosecute in **Your** name to **Our** own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **You** will give all such information and reasonable assistance as **We** require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject or negotiate any claim without written permission to do so from **Us**.

In case of **Illness** or **Accidental Injury**, **We** may approach any **Vet** who may have treated **Your Pet** prior to the claim. **We** may, at **Our** own expense and upon reasonable notice to **You**, arrange for **Your Pet** to be examined by a **Vet** of **Our** choice, or in the event of **Your Pet’s** death, have a post mortem examination carried out at **Our** expense. **You** will supply, at **Your** own expense, a certificate from a **Vet** in the form required by **Us** in support of any **Vet Fees** claimed under the policy.

Firstvet



As a Revolut customer, one of the benefits on **Your** policy is for **You** to have free unlimited 24/7 access to video consultations with experienced, UK-registered **Vets**, through **Our** partnership with FirstVet.

You can video call with a **Vet** at any time of day or night if **You** are worried about **Your Pet's** health but are not sure if **You** need to visit a **Vet**. FirstVet's experienced **Vets** can answer **Your** questions and help to put **Your** mind at ease. Many **Conditions** can be solved over video call, in the comfort of **Your** own home, without the need to visit **Your** local practice.

FirstVet's friendly and experienced **Vets** can provide advice, information, **Treatment** recommendations or refer **You** to **Your** local practice if necessary.

Using FirstVet will not affect **Your Premium** and there is no **Excess** to pay for this service either.

Here are some of the things FirstVet can help with:

- Vomiting and diarrhoea
- Poisoning
- Eye and ear problems
- Skin problems and itching
- Coughing and sneezing
- Minor injuries
- Bereavement counselling

Important!

If **Your Pet** is very sick or badly injured, **You** should always seek veterinary care immediately.



How it works

1. **Register for FirstVet**
Follow this link to register for FirstVet as a Revolut customer: <https://account.firstvet.com/uk?insurance=revolut>
After **You** have registered, download the FirstVet app and log in. Add **Your Pet's** details now so that when **You** need to speak to a **Vet** in the future, **You** are ready to go.
2. **Make an appointment**
When **You** need an appointment, select the **Pet You** want to speak to a **Vet** about, describe their **Symptoms** and choose a time that suits **You**.
3. **Veterinarian visit**
The visit is via video call on **Your** smart phone, tablet or computer. FirstVet will send a text reminder 5 minutes before the consultation starts. Open the app when it is time for **Your** appointment and the **Vet** will begin the consultation.
4. **After the visit**
After the visit an email will be sent to **You** containing the **Vet's** journal notes, with a summary of the **Vet's** advice and recommendations. The journal will be forwarded to **Your** local practice if a **Vet** visit is needed.

Words with special meanings

The following are defined terms which will have the same meaning and appear in bold wherever they appear in the policy wording:

Accidental Injury

A sudden and unforeseen injury to **Your Pet** which is the result of an identifiable and known cause or event. This includes any **Symptoms**, whether or not diagnosed. (The accidental or unintended consequences of surgical intervention by a **Vet**, will not be considered **Accidental Injury**).

Assistance Dog

A working dog owned by **You** which is task-trained to help mitigate **Your** disability by an accredited member organisation of Assistance Dogs International (ADI) or the International Guide Dog Federation (IGDF).

Behavioural Treatment

Treatment or therapy recommended by a **Vet** due to **Your Pet** suffering from a mental or emotional disorder which could not have been prevented by training or socialisation. **Treatment** must be provided by a **Vet** or Certified Clinical Animal Behaviourist or member of the Association of Pet Behaviour Counsellors (APBC) or Certified Animal Behaviourist from the International Companion Animal Network (ICAN) or member of the Canine and Feline Behaviour Association (CFBA).

Complementary Therapy

Hydrotherapy, osteopathy, massage, laser **Treatment**, electrical muscle stimulation, acupuncture or chiropractic **Treatment**.

Condition(s)

Any **Accidental Injury** or **Illness**, regardless of whether it results in a diagnosis. Some **Conditions** may fall into the following categories:

- a. **Bilateral Condition(s)**
Any **Condition** affecting right and left sides or paired organs or body parts of **Your Pet** such as, but not limited to,) ears, eyes, cruciate ligaments, hips and patellae, where there is an underlying cause;
- b. **Recurring Condition(s)**
Any previous **Illness** or any **Symptoms** relating to that **Illness** or a previous

Accidental Injury or any **Symptoms** relating to that **Accidental Injury** that may come back or that **Your Pet** is prone to, no matter how many times this comes back or how many areas of the body are affected;

c. **Related Condition(s)**

Any **Illness, Accidental Injury** or symptom which is:

- Diagnosed as one **Illness** or **Accidental Injury**; or
- Caused by, related to, or resulting from another **Illness, Accidental Injury** or **Symptom**.

When applying an **Excess**, a **Sum Insured** or exclusion, **We** will consider **Bilateral, Recurring** or **Related Conditions** as one **Condition**.

Previous Insurance

Where the cover provided to **Your Pet** under this policy follows on, without any gap in cover, from the cover provided by another insurer and **You** provide **Us** with full details of **Your** previous policy.

Co-Payment

When **Your** dog reaches the age of 8 and **Your** cat reaches the age of 10:

A **Co-Payment** of 20% will apply to claims under the “Vet fees” and “Medical care abroad” sections of this policy. **You** have the option to increase this to 35% if **You** wish at renewal. The amount of **Co-Payment** applicable to **Your Pet** is shown on **Your Statement of Insurance**.

When **Your** dog is under the age of 8 and **Your** cat is under the age of 10:

On younger pets **You** can select a 20% or 35% **Co-Payment** which will apply to claims under the “Vet fees” and “Medical care abroad” sections of this policy. The amount of **Co-Payment** applicable to **Your Pet** is shown on **Your Statement of Insurance**.

The **Co-Payment** is applied per claim.

An example of a £700 claim resulting in a total paid by **Us** of £480.80 is shown in the following table:

Valid claim amount (for one Condition)		£700
Less Excess	£99	£601
Less Co-Payment (20% of £601)	£120.20	£480.80
Total Excess and Co-Payment paid by You	£219.20	
Total paid by Us	£480.80	

Cover Start Date

The date on which **Your Pet** first becomes covered under this policy as shown on **Your Statement of Insurance**. If the policy is renewed, without a gap in cover, the **Cover Start Date** refers to the start of cover in the first **Policy Year**. If **You** allow **Your** policy to lapse and subsequently purchase a new policy, the **Cover Start Date** refers to the start of cover under the new policy.

Current Value

The estimated value of **Your Pet** at the time of the **Insurance Event** resulting in a claim, calculated as follows:

- The percentage of the **Purchase Cost** of **Your Pet** based on the type, age and breed of **Your Pet** as shown on the table below:

Age of Your Pet	Cats	Dogs
Under 1 year	100%	100%
1 to under 3 years	80%	75%
3 to under 5 years	60%	50%
5 to under 8 years	40%	35%
8 to under 10 years	20%	15%
10 or more years	No cover	No cover

or;

- In the event that **You** did not pay for, or made a donation for **Your Pet**, the **Market Value**.

ERGO TIS/We/Us/Our

For **Cover Start Date** or renewal date up to and including 4th July 2023: ERGO TIS on behalf of Great Lakes Insurance SE.

For **Cover Start Date** or renewal date of 5th July 2023 onwards: ERGO TIS on behalf of Great Lakes Insurance UK Limited.

Excess

The amount of money **You** will have to pay per claim per section towards the cost of a claim, as shown on **Your Statement of Insurance**. For the "Holiday Cancellation and cutting your trip short" section, the

Excess shown is per person per claim.

Family

You and **Your** spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship and:

- Any relative in **Your** household dependent on **You**, including, but not limited to parents, grand-parents, foster / adopted / step children; and/or
- If **You** are divorced or separated, **Your** natural children aged 17 or under (or aged 22 or under if in full-time education), who do not live with **You** on a permanent basis.

Geographical Area of Cover

- The geographical area in which cover applies under this policy, meaning **Your** country of residence (the United Kingdom).
- Under the "Medical care abroad" section cover is extended worldwide for holidays abroad. Will only cover 90 days of holiday per **Policy Year** with no more than 30 days per trip.

Illness

Physical disease, sickness, abnormality, infection or failure which is not caused by an **Accidental Injury**. This includes any **Symptoms**, regardless of whether diagnosed.

Insurance Event

One occurrence, or all occurrences of a series, consequent on or attributable to one source or originating cause, giving rise to a claim.

Insured Journey

A pre-booked leisure trip from **Your** home, within the United Kingdom or the European Union, started and ended during the **Policy Year** and which includes a flight or pre-booked overnight accommodation away from **Your** home. For the purposes of the "Holiday Cancellation and Curtailment" section only (if purchased), this is extended to include such trips to any country, worldwide.

Market Value

The cost of an animal of the same age, breed, pedigree, sex and breeding ability as **Your Pet**.

Microchipping Legal Requirements

Cats and dogs must follow the Microchipping requirements in the current legislation that applies

where **You** live. Dogs are also required by law to wear ID tags when outside.

Pet

A cat or dog insured under this policy, named and described on **Your Statement of Insurance**.

Pet Travel Scheme

The United Kingdom Government scheme, administered by DEFRA, or in Northern Ireland (administered by DAERA), or any replacement scheme, allowing **You** to take **Your Pet** abroad within the European Union and re-enter the United Kingdom without the need for **Your Pet** to go into quarantine, provided certain criteria are met.

Policy Year

The 12-month period shown on **Your Statement of Insurance** during which **Your Premium** and benefit levels are guaranteed, unless **Your** circumstances change or **Your Pet's** details are corrected.

Pre-existing Condition

Any **Condition** or behavioural problem or **Symptoms** of any **Condition** or behavioural problem that occurred or shows in any form either:

- a. Before the **Cover Start Date**; or
- b. Within the first 14 days following the **Cover Start Date** for any **Illness**; or
- c. Within the first 2 days following the **Cover Start Date** for any **Accidental Injury**.

Premium

The **Premium** payable monthly by **You** for the cover provided by this policy.

Purchase Cost

The amount that **You** paid for **Your Pet** shown on the purchase receipt or donation certificate which **You** provide **Us** when **You** claim or, where **You** are unable to provide a purchase receipt or donation certificate, the amount that **You** declared and was accepted by **Us**, as the **Purchase Cost** when buying this policy.

Statement of Insurance

The certificate setting out the details of **Your** cover, and which should be read in conjunction with this policy wording.

Sum(s) Insured

The most **We** will pay in respect of any element of cover as shown on **Your Statement of Insurance**.

Symptom

A change in **Your Pet's** normal healthy state, its bodily functions or behaviour.

Travel Documents

The pet passport, **Pet Travel Scheme** certificate and/or certificate for **Treatment** against parasites issued for **Your Pet** under the terms of the **Pet Travel Scheme**.

Treatment

Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care provided by a **Vet**, veterinary practice or member of an approved professional organisation following **Your Vet's** instruction, which **We** deem necessary in line with the Royal College of Veterinary Surgeons code of professional conduct up to the limits as shown on **Your Statement of Insurance**. **We** may contact **Your Vet** to confirm that treatment was appropriate for the particular **Condition**.

Vet

- a. In the United Kingdom, a member of the Royal College of Veterinary Surgeons, actively working as a veterinary surgeon or holding a veterinary degree approved by the Royal College of Veterinary Surgeons; or
- b. Outside the United Kingdom, a veterinary surgeon who is registered and actively working in a country covered by the **Pet Travel Scheme**.

Vet Fees

Fees charged to provide **Treatment** for a **Condition**.

You, Your, Yourself

The person named on **Your Statement of Insurance** who is responsible for **Your Pet**. Joint policyholders are not permitted. If **Your Pet** is owned by more than one person, **You** must select one to be the policyholder.

Section 1: Vet fees

We will reimburse **You** for the cost of any necessary **Treatment Your Pet** receives for a **Condition(s)** as shown on **Your Statement of Insurance**, as follows:

What is covered

1. **Vet Fees** in relation to an **Accidental Injury** or **Condition** up to the policy limit shown on **Your Statement of Insurance** in each **Policy Year**.
2. **Behavioral Treatment** recommended by **Your Vet** to treat **Your Pet** for, or aid their recovery from, a mental or emotional disorder.
3. **Complementary Therapy** recommended by **Your Vet** to treat **Your Pet** for, or aid their recovery from, a **Condition**.
4. Having **Your Pet** put to sleep (euthanized) recommended or agreed by **Your Vet**.
5. 25% of the cost of a clinical diet for **Your Pet** for a maximum period of 6 months per **Condition**, recommended by **Your Vet** for the **Treatment** of a **Condition** other than obesity.
6. Dental **Treatment** of **Your Pet** following **Accidental Injury**.
7. Dental illness cover, if this is shown on **Your Statement of Insurance**. This covers the cost of **Treatment** not caused by **Accidental Injury** for a dental **Condition** and any **Related Condition**, providing:
 - a. There is a history of annual check-ups (or if not annual, as recommended by **Your Vet**) and evidence that any advice given has been followed within 6 months; and
 - b. The **Treatment** is to relieve suffering due to **Illness**.
8. The cost of **Treatment** for a dental **Condition** and any **Related Conditions**, not caused by **Accidental Injury**, unless Dental illness cover is shown on **Your Statement of Insurance** and:
 - a. There is a history of annual check-ups (or if not annual, as recommended by **Your Vet**) and evidence that any advice given has been followed within 6 months; or
 - b. The **Treatment** is to relieve suffering due to **Illness**.
9. The cost of any dental crowns, root canals or fillings.
10. Any **Treatment** related to deciduous teeth (baby/milk teeth) if **Your Pet** is over 16 weeks of age at the **Cover Start Date**.
11. Any **Treatment** related to retained testes if **Your Pet** is over 16 weeks of age at the **Cover Start Date**.
12. The cost of any food except as set out in "What is covered" point 5.
13. The cost of any post mortem examination.
14. Any **Treatment** for an **Illness** that is preventable by vaccination if **You** failed to vaccinate **Your Pet** as recommended by **Your Vet**.
15. The cost of any **Treatment** for fleas except where this is used to treat a skin **Condition**, within 2 days of the **Cover Start Date**.
5. House calls, any additional costs for out of hours **Treatment**, or ambulance fees, unless either FirstVet or **Your Vet** confirms that moving **Your Pet** or waiting until normal surgery hours would either endanger its life or significantly worsen the **Condition**.
6. Any cost relating to routine or investigative tests including but not limited to pre-operative blood tests, unless these are to diagnose a **Condition** due to specific existing **Symptoms** and the **Condition** is covered under this policy.
7. Any routine and preventative **Treatments**, vaccinations, cosmetic dentistry, cosmetic surgery, cleaning and descaling of teeth, spaying, castration, routine removal of dew claws, parasite control **Treatments**, grooming and nail clipping or any complications arising from these **Treatments** even if it is to treat or prevent another **Condition**.

What is not covered

1. The **Excess** as shown on **Your Statement of Insurance**.
2. Any **Pre-existing Condition**.
3. The cost of any **Treatment** for any **Illness** which occurs or shows **Symptoms** within 14 days of the **Cover Start Date** unless **You** have **Previous Insurance**.
4. Any **Treatment** for **Accidental Injury** or poisoning which occurs or shows **Symptoms**

in which case **We** will pay the cost of one flea **Treatment**.

16. Any more than one protective collar (or cone), protective boot (one per foot), protective shirt or harness per **Treatment**.
 17. Any **Treatment** related to pregnancy, giving birth or breeding and any related complications.
 18. Any post-operative or convalescent **Treatment** which **Your Vet** confirms **You** could have provided in **Your** home **Yourself**.
 19. Any organ or stem cell transplants, prostheses and any associated **Treatment**.
 20. The cost of surgical items which can be used more than once.
 21. Travelling expenses.
 22. Claims resulting from **Your** dog being involved in a fight where **Your** dog has a history of fighting.
 23. Any **Treatment** following a fight between two or more of **Your Pets**.
 24. Any fees charged by **Your Vet** for completing claim forms.
 25. Any claims for **Treatment** not supported by an original receipt endorsed with the address and telephone number of the veterinary surgery providing **Treatment**.
 26. Anything mentioned in the "General policy exclusions".
- a. The **Vet Fees** charged appear to be in excess of conventional fees charged by an attending/referral veterinary practice; or
 - b. The **Treatment** received may have been unnecessary or excessive when compared with **Treatment** conventionally undertaken by an attending/referral veterinary practice.
3. Where there is a dispute, **We** will pay only those **Vet Fees** deemed reasonable and essential by **Our Vet** advisor. **We** reserve the right to pay only up to a 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by **Your Vet**.
 4. A **Bilateral Condition** will be considered as one **Condition** when applying the **Sum Insured** or an exclusion.
 5. If **We** are dissatisfied, **We** may ask **You** to find an alternative **Vet** for future **Treatment**. Otherwise **We** may be unable to pay future claims.
 6. **We** can refer **Your Pet's** case history to a **Vet** of **Our** choice and if **We** require, **You** must arrange for **Your Pet** to be examined by this **Vet**. **We** will pay any costs for this.
 7. If **You** decide to take **Your Pet** to a different **Vet** for a second opinion because **You** are unhappy with the diagnosis or **Treatment** provided by **Your** own **Vet**, **You** must tell **Us** in advance. If **You** fail to do so, the costs relating to the second opinion will not be covered by **Us**. If **We** require, **You** must use a **Vet** of **Our** choice. If **We** decide the diagnosis or **Treatment** currently being provided is correct, **We** will not cover any costs relating to the second opinion.

Additional conditions applying to this section

1. To make a claim **You** must send **Us**:
 - a. The invoices from the veterinary practice or therapist which show what **You** are claiming for; and
 - b. If **You** are making the first claim for **Your Pet** under this policy – **Your Pet's** full clinical history which is a record of all visits **Your Pet** has made to a **Vet** and can be obtained from each veterinary practice that **Your Pet** has attended; and
 - c. The booking invoice for **Your Insured Journey** or any other official documents which show the dates of **Your Insured Journey** in relation to claims under the "Medical care abroad" section.
2. **We** may contact **Your Vet** to confirm that the **Treatment** provided was appropriate for the particular **Condition**. If **We** consider the **Vet Fees** and/or **Treatment** to be excessive, **We** will negotiate with **Your Vet** on **Your** behalf. **We** reserve the right to obtain a second opinion from **Our Vet** advisor where **We** consider:

Section 2: Passing of a pet

This section only applies if **Your Pet** has reached or is older than the pet age cap shown on **Your Statement of Insurance**.

In the event that **Your Pet** dies or has to be put to sleep (euthanized) by a **Vet**, as a result of **Accidental Injury** or **Illness**, **We** will pay **You**:

What is covered

1. The **Current Value**, up to the **Sum Insured** as shown on **Your Statement of Insurance**.

Age of Your Pet	Cats	Dogs
Under 1 year	100%	100%
1 to under 3 years	80%	75%
3 to under 5 years	60%	50%
5 to under 8 years	40%	35%
8 to under 10 years	20%	15%
10 or more years	No cover	No cover

2. The costs of cremation or burial of **Your Pet** including the cost of an urn, casket or box.

What is not covered

1. Death as a result of an **Accidental Injury** that occurs before or within 5 days after the **Cover Start Date** or an **Illness** that occurs or shows **Symptoms** before, or within 14 days after the **Cover Start Date** unless **You** have **Previous Insurance**.
2. Death as a result of breeding, pregnancy or giving birth.
3. Death as a result of the accidental or unintended consequences of preventative, routine or elective **Treatment** including surgical intervention.
4. Any claim under this section if **We** have already paid a claim under the “If your pet goes missing” section arising from the same **Insurance Event** and **Your Pet** is subsequently found to have died.
5. Any amount for a **Pet** that reached or is older than the pet age cap shown on **Your Statement of Insurance**.

6. Death as a result of any **Pre-existing Condition**.
7. Euthanasia following **Accidental Injury** or **Illness**, unless the **Vet** confirms that it was not humane to keep **Your Pet** alive.
8. Euthanasia due to any act of any legal or legislative authority for any reason whatsoever, including any order made in respect of a notifiable disease.
9. Euthanasia due to behavioural problems or for financial reasons.
10. Any cremation or burial claim if **Your Pet** dies as a result of **Accidental Injury** or **Illness** not covered elsewhere under this policy.
11. Ongoing or periodic cemetery fees for maintenance of **Your Pet’s** grave or the pet cemetery in general.
12. Anything mentioned in the “General policy exclusions”.

Additional conditions applying to this section

1. The death must occur during the same **Policy Year** as the **Accidental Injury** unless **Your** policy renewed and **You** have **Previous Insurance**.
2. **You** must advise **Us** as soon as possible in writing of the **Accidental Injury**, but not later than 30 days after **Your Pet’s** death.
3. **You** must provide **Us** with proof of what **You** paid for **Your Pet**; a purchase receipt, or a donation certificate if **You** got **Your Pet** from an animal charity. If **You** have no formal proof of payment, **We** will pay **You** the **Current Value** or the **Market Value**, whichever is lower, not exceeding the **Sum Insured**).
4. **You** must obtain and send **Us** a **Vet** certificate stating the cause of death at **Your** own expense, and arrange a post-mortem examination if **We** require one at **Our** expense.
5. If **We** pay a claim under this section, **We** will automatically cancel **Your Pet** from the policy or cancel the policy entirely from the day after **You** inform us of **Your Pet’s** death.

Section 3: If your pet goes missing

This section only applies if **Your Pet** has reached or is older than the pet age cap shown on **Your Statement of Insurance**.

In the event that **Your Pet** is lost, stolen or strays and is not recovered within 30 days, **We** will pay **You**:

What is covered: Loss, theft or straying

1. The **Current Value**, up to the **Sum Insured** as shown on **Your Statement of Insurance**.

What is not covered: Loss, theft or straying

1. The **Excess** as shown on **Your Statement of Insurance**.
2. Any claim if **Your Pet** goes missing before, or within 14 days after, the **Cover Start Date** unless **You** have **Previous Insurance**.
3. Any claim for **Your Pet** if it is not microchipped in accordance with the applicable **Microchipping Legal Requirements** or the microchip information held on record is not kept up to date.
4. Any amount for a **Pet** that has reached or is older than the pet age cap shown on **Your Statement of Insurance**.
5. Anything mentioned in the “General policy exclusions”.

In the event that **Your Pet** is lost, stolen or strays, **We** will reimburse **You** for the following costs of attempting to recover **Your missing Pet**, in total up to the **Sum Insured** as shown on **Your Statement of Insurance**:

What is covered: Advertising and reward

1. The cost of advertising materials (posters) and advertising on social media up to the limits shown on **Your Statement of Insurance**; and
2. The reward **You** have offered and paid to recover **Your missing Pet**.

What is not covered: Advertising and reward

1. The **Excess** as shown on **Your Statement of Insurance**.
2. Any claim:
 - a. If **Your Pet** goes missing before, or within 14 days after, the **Cover Start Date** unless **You** have **Previous Insurance**; or
 - b. Where **You**, or the person looking after **Your Pet**, have voluntarily parted with or abandoned it, even if tricked into doing so; or
 - c. For **Your Pet** if it is not microchipped in accordance with the applicable **Microchipping Legal Requirements** or the microchip information held on record is not kept up to date; or
 - d. Made more than 90 days after the date **Your Pet** went missing.
3. Payment of any reward:
 - a. To **You**, **Your** relative, a member of **Your** household, a person **You** employ or any other person known to **You** before **Your Pet** went missing; or
 - b. To the person who stole **Your Pet**, or any person who is in collusion with the person who stole **Your Pet**; and
 - c. That **We** have not agreed to before **You** advertised it.
4. Any costs for the services of any person, company, organisation or pet detective to search for **Your Pet**, either on foot or with search dogs or equipment.
5. Anything mentioned in the “General policy exclusions”.

Additional conditions applying to this section

1. Within 48 hours of finding out that **Your Pet** is missing **You** must tell the appropriate authority; **Your** local authority or the police depending on where **You** live and whether **You** believe **Your Pet** was stolen. If **Your Pet** is a cat and **You** do not believe it has been stolen, this is not required.
2. Within 48 hours of finding out that **Your Pet** is

missing, if **Your Pet** is microchipped, **You** must notify **Your** microchip provider.

3. If **Your Pet** goes missing when outside of the United Kingdom, **You** must report the loss to the local police or, if the loss happens on a ship, aircraft, train or coach or while in the custody of a transport provider, to that transport provider and obtain written confirmation of **Your** report.
4. **You** must advise **Us** as soon as possible in writing, but not later than 30 days after **Your Pet** goes missing.
5. **You** must provide **Us** with proof of what **You** paid for **Your Pet**; a purchase receipt, or a donation certificate if **You** got **Your Pet** from an animal charity. If **You** have no formal proof of payment, **We** will pay **You** the **Current Value** or the **Market Value**, whichever is lower, not exceeding the **Sum Insured**.
6. If **We** pay a claim under Loss, theft or straying, **We** will not automatically cancel **Your** policy entirely unless **You** ask **Us** to. Cover can continue for **Your Pet** while it is missing, as long as **You** continue to pay the **Premium** and renew the policy.
7. If **We** pay a claim under the “Loss, theft or straying” sections of this policy, and **Your Pet** is subsequently returned to **You**, **You** will repay the claim amount to **Us**.

Section 4: Public liability (dogs only)

In the event that **Your** dog causes:

1. Death or bodily injury to another person; or
2. Loss of or damage to the tangible, material property of another person or their **Pets**,

We will pay up to the **Sum Insured** as shown on **Your Statement of Insurance**, for:

What is covered

1. Material damages and compensation for any legal action for which **You** are legally liable; and legal costs and expenses incurred in defending an action against **You** or in negotiating the settlement of such an action; and
2. **Your** costs and expenses incurred in the event that **Your** attendance or participation is required by **Us** in the defence of such an action.

What is not covered

1. The **Excess** as shown on **Your Statement of Insurance**.
2. Any liability directly or indirectly arising from **You, Your** relative a member of **Your** household, a person **You** employ, a person with whom **You** have arranged to stay or a person looking after **Your** dog with **Your** permission due to:
 - a. A contract, for example with a dog walker, unless such liability would exist in any event in the absence of a contract or;
 - b. **Your** deliberate, unlawful, malicious or wilful act or omission; or
 - c. Any incident occurring when **Your** dog is in the care of a business or a professional and **You** are paying for their services, including, but not limited to, when **Your** dog is in the care of a dog walker/minder/sitter, a boarding kennel, a **Vet** or a grooming parlour; or
 - d. Any incident if **You** have failed to follow the instructions or advice given to **You** by a re-homing organisation or a qualified behaviourist about the behaviour of **Your** dog; or
 - e. Any incident occurring in an area or place where dogs are specifically prohibited, unless **Your** dog escapes and enters the area

outside of **Your** control; or

- f. **Your** dog's interaction with other animals or worrying livestock or **Your** dog biting another dog; or
- g. Any person handling **Your** dog without **Your** permission or consent.
3. Any claim if **Your** dog lives at, or is kept on, premises which sell alcohol. There is no cover if an incident happens at, or away from, the premises. For the purposes of this policy, **We** consider a dog to be living at, or being kept on, premises which sell alcohol if the business premises can be accessed from the residential premises.
4. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.
5. Punitive or exemplary damages.
6. Any claim if, when **You** bought or renewed the policy, **You** failed to disclose to **Us** that **Your** dog had previously shown any aggressive behaviour towards another person or animal or had previously caused damage to another person's property.
7. Any claim arising outside of **Your** country of residence (the United Kingdom).
8. Any fines, compensation and prosecution costs if **You** break any law or regulations.
9. Any fines, penalties or breach of quarantine restrictions, or import or export regulations.
10. Any claim if **You** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by **Your** dog.
11. Any claim where **You** have failed to notify **Us** of the **Insurance Event** within a reasonable time of it occurring and where this failure adversely affects **Our** ability to defend the claim or to limit **Our** liability.
12. Any liability arising from **Your** ownership of a cat.
13. Anything mentioned in the "General policy exclusions".

Additional conditions applying to this section

1. If **You** know of any **Insurance Event** which may result in a claim under this section **You** must:

- a. Inform **Us** in writing without delay; and
 - b. Send all correspondence and legal documents to **Us** unanswered without delay; and
 - c. Not discuss liability with any third party.
2. **You** must make no admission of liability, or offer, promise, or make payment or indemnity without **Our** prior written agreement.
 3. **You** must provide **Us** with details of any other insurances which may provide cover for the death, bodily injury or loss or damage in question.
 4. **We** are entitled to take over the defence and settlement of any claim against **You** in **Your** name and have full discretion in the conduct of any proceedings and the settlement of any claim.
 5. **We** may, at **Our** own expense, take proceedings in **Your** name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.
 6. In the event that **Your** attendance or participation is required by **Us** in the defence or negotiation of an action against **You**, **We** will pay **Your** reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by **Us** in advance, in writing.
 7. If all the dogs involved have the same **Sum Insured**, the most **We** will pay for the incident is that **Sum Insured**, so if all of the dogs insured each have a **Sum Insured** of £1 million, **We** will pay no more than £1 million for that incident. If the dogs involved have different **Sums Insured**, the most **We** will pay for the incident is the highest of the **Sums Insured**, so if one dog has a **Sum Insured** of £1 million, and another of £2 million, **We** will pay no more than £2 million for the incident.
 8. If a business or professional, including but not limited to a dog walker/minder/sitter, a boarding kennel, a **Vet** or a grooming parlour, is being paid to care for **Your** dog in any way it is **Your** responsibility to:
 - a. Ensure that the business or professional has appropriate third-party liability insurance; and
 - b. Tell them if **Your** dog has any behavioural problems or requires any special handling so that they can handle **Your** dog in an appropriate manner.

Section 5: Holiday cancellation and cutting your trip short

This section only applies if Holiday Cancellation and Curtailment cover is shown on **Your Statement of Insurance**.

This section does not cover risks associated with **Your Pet** travelling abroad with **You**.

Cover is provided for a maximum of 3 trips per **Policy Year** of no more than 30 days per trip.

We will reimburse **You** up to the **Sum Insured** as shown on **Your Statement of Insurance** in the event that **Your Pet**:

1. Is lost, stolen or strays; or
2. Dies or is put to sleep by a **Vet** as a result of an **Accidental Injury** or **Illness**; or
3. Requires urgent life-saving **Treatment** as a result of an **Accidental Injury** or **Illness**;

occurring within 7 days before **Your** scheduled departure, and **You** cancel **Your Insured Journey**.

Or, in the event that **Your Pet** does not accompany **You** on **Your Insured Journey** and:

1. Is lost, stolen or strays; or
2. Dies or is put to sleep by a **Vet** as a result of an **Accidental Injury** or **Illness**; or
3. Requires urgent life-saving **Treatment** as a result of an **Accidental Injury** or **Illness**;

occurring after **Your** departure, and **You** cut short **Your Insured Journey**.

What is covered: Cancellation

1. The cost of:
 - a. **Your** unused non-refundable pre-booked travel and accommodation which **You** have paid or are contracted to pay; and
 - b. **Your** unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **You** have paid or are contracted to pay; and

- c. **Your** unused non-refundable visa or other relevant travel permission which **You** have paid.
- d. **Your** unused non-refundable pre-booked kennel and/or cattery fees which **You** have paid or are contracted to pay.

What is not covered: Cancellation

1. The **Excess** as shown on **Your Statement of Insurance**.
2. Any claim where the **Insured Journey** starts within 14 days after, the **Cover Start Date** unless **You** have **Previous Insurance**.
3. Any claim as a result of the loss, theft or straying of **Your Pet** unless **You** are able to make a valid claim under the "Loss, theft or straying" section of this policy.
4. Any claim following the death of **Your Pet** as a result of **Accidental Injury** or **Illness** unless **You** are able to make a valid claim under the "If your pet passes away" or "If your pet goes missing" sections of this policy, respectively.
5. Any claim as a result of **Treatment** on **Your Pet** that a **Vet** confirms is not urgent and life-saving.
6. Any additional expenses resulting from **You** not cancelling **Your Insured Journey** as soon as reasonably possible after **You** become aware of the need to cancel.
7. Any claim for costs which are recoverable elsewhere, such as from a travel insurance policy or credit card provider.
8. Any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline).
9. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
10. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
11. Any claim for anyone booked to travel with **You** who is not a member of **Your Family**, or for costs paid by **You** on behalf of other persons not insured under this policy.
12. Anything mentioned in the "General policy exclusions".

What is covered: Cutting your trip short

1. **You** reasonable additional travel and accommodation expenses which **You** incur in cutting short **Your Insured Journey** and returning home; and
2. A pro-rata amount corresponding to the cost of the unused proportion of **Your** non-refundable pre-booked :
 - a. **Your** non-refundable pre-booked travel and accommodation which **You** have paid or are contracted to pay; and
 - b. **Your** non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **You** have paid or are contracted to pay; and
 - c. **Your** non-refundable visa or other relevant travel permission which **You** have paid; and
 - d. **Your** unused non-refundable pre-booked kennel and/or cattery fees which **You** have paid or are contracted to pay.

What is not covered: Cutting your trip short

1. The **Excess** as shown on **Your Statement of Insurance**.
2. Any claim for curtailment if **Your Pet** accompanies **You** on **Your Insured Journey**.
3. Any claim as a result of an **Accidental Injury** or **Illness** that occurs or shows **Symptoms** before, or within 14 days after, the **Cover Start Date** unless **You** have **Previous Insurance**.
4. Any claim as a result of the loss, theft or straying of **Your Pet** unless **You** are able to make a valid claim under the “Loss, theft or straying” section of this policy.
5. Any claim following the death of **Your Pet** as a result of **Accidental Injury** or **Illness** unless **You** are able to make a valid claim under the “If your pet passes away” or “If your pet goes missing” sections of this policy, respectively.
6. Any claim as a result of **Treatment** on **Your Pet** that a **Vet** confirms is not urgent and life-saving.
7. Any claim for costs which are recoverable elsewhere, such as from a travel insurance policy or credit card provider.
8. Any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline).
9. Any claim for management fees, maintenance costs or exchange fees associated with

timeshares, holiday property bonds or similar arrangements.

10. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
11. Any claim for anyone booked to travel with **You** who is not a member of **Your Family**, or for costs paid by **You** on behalf of other persons not insured under this policy.
12. Anything mentioned in the “General policy exclusions”.

Additional conditions applying to this section

1. **You** must notify the tour operator, travel agent or transport and accommodation provider as soon as **You** become aware of the need to cancel **Your Insured Journey**. **Our** liability will be restricted to the cancellation charges that would have applied had **You** not failed to do so.
2. **You** must contact Revolut Claims as soon as **You** know that there is a possibility of **Your** trip not going ahead.
3. **You** must provide **Us** with any written evidence and any original documents that **We** require to support **Your** claim, including proof of the reason for, and the costs of, cancellation.
4. Get authorisation from Revolut Claims before incurring any expenses in cancelling **Your** trip.
5. If **You** cancel **Your** trip due to the **Accidental Injury** or **Illness** of **Your Pet**, **Your Vet** should complete the veterinary certificate on the claim form.

Section 6: Medical care abroad

This section only applies if Medical care abroad cover is shown on **Your Statement of Insurance**.

We will reimburse **You** for the cost of any necessary **Treatment Your Pet** receives for a **Condition(s)**, up to the **Sum Insured** as shown on **Your Statement of Insurance**. Please refer to the “Vet fees” section of this policy for any terms and conditions that may apply to a medical claim abroad for **Your Pet**.

The **Sum Insured** which apply to **Vet Fees** abroad apply in total together with **Vet Fees** i.e. if **You** have chosen an overall **Sum Insured** for **Vet Fees** of £5,000 the most **We** will pay for **Vet Fees** in the United Kingdom and abroad in total in a **Policy Year**, is £5,000.

The **Geographical Area of Cover** applicable to this section is extended to worldwide, and the additional cover detailed below applies.

Cover is provided for a maximum of 3 trips abroad per **Policy Year** of no more than 30 days per trip.

In order to travel abroad with **Your Pet**, **You** may need to get certain **Pet Travel Documents** such as a pet passport or pet health certificate. What **You** need to do will depend on which country **You** are going to. For the latest information please see <https://www.gov.uk/taking-your-pet-abroad>

If **You** are a resident of Northern Ireland travelling to Great Britain, or **You** are a resident of Great Britain travelling to Northern Ireland, the covers detailed in relation to the requirements for **Pet Travel Documents** are automatically provided for such trips under this section with no additional **Premium**.

Additional conditions applying to this section

1. **We** will only pay claims under this section if the **Condition** did not occur or **Symptom** did not appear prior to travel.

General policy exclusions

These exclusions apply to all sections of **Your** policy. In addition, individual sections of cover may have specific exclusions which apply only to those sections.

A. In purchasing this policy **You** have confirmed the following to be true:

1. **You** are a resident in the United Kingdom.
2. **Your Pet** is 8 weeks old, fully vaccinated, microchipped, and had a full **Vet** check-up in the last year.
3. **Your Pet** is not used for commercial, hunting, or breeding purposes.
4. **You** have never had any insurance declined or cancelled by a pet insurer.
5. **You** do not have any unspent fraud convictions or crime relating to animal welfare.

For dogs only:

1. **Your** dog has never previously shown aggressive behaviour, attacked or bitten another person or animal or damaged others' property.
2. **Your** dog is not on or crossed with a prohibited breed as defined in the Dangerous Dogs Act 1991.
3. **Your** dog does not live on a premises that sells alcohol.

B. **We** will not pay for any losses unless both the **Insurance Event** causing the claim and the resulting losses occur within the **Geographical Area of Cover**.

C. **We** will not pay for any losses that are not directly associated with the **Insurance Event** causing the claim, for example loss of earnings if **You** are forced to take time off work or the cost of repairing or cleaning **Your** furniture or carpets soiled or damaged by **Your Pet**.

D. **We** will not pay for any losses recoverable from any other source. Where another insurance policy covers the same risk, **We** will only pay **Our** proportionate share of a valid claim.

E. A matter which is subject to criminal proceedings against **You**.

F. **We** will not pay for any loss, damage, cost or expense directly or indirectly caused by or arising from:

1. **Civil authority order**

A government, civil authority or court ordering that **Your Pet** be:

- a. Vaccinated against an **Illness** as part of a compulsory mass vaccination programme **We** will not pay any costs relating to the vaccination itself or any resulting complications.
- b. Confiscated or destroyed, including under the Animals Act 1971 United Kingdom and any amendments to it or replacement legislation, because it was worrying livestock.

2. **Disease**

Any disease or virus transmitted from animals to humans or vice versa.

3. **Default**

The negligence, error or omission of:

- a. **You** or **Your** relative; or
- b. A **Vet** or any other employee or agent of a veterinary practice; or
- c. Any provider of **Pet**-related services; or
- d. Any provider of transport or accommodation, or agent or online booking service through which travel arrangements were made.

4. **Epidemic/Pandemic**

Any epidemic or pandemic as declared by the World Health Organisation.

5. **Excluded Pets**

Any cat:

- a. Used for trade, business, commercial or working purposes; or
- b. Used for breeding; or
- c. **We** are unable to cover certain cat breeds. A full list of the breeds **We** are unable to cover can be found at <https://www.revolut.com/help/more/petinsurance/>; or
- d. Under 8 weeks of age.

Any dog:

- a. Used for trade, business, commercial, or working purposes; or
- b. Used for breeding; or
- c. Used as a gundog, or used for or in connection with shooting, pointing, field work or for the purposes of hunting of any

- kind; or
- d. Used or trained for purposes other than as a domestic or household pet or as an **Assistance Dog**; or
 - e. Which is, or is crossed with any wolf hybrid or which is considered to match the description of a prohibited “type” as defined in the Dangerous Dogs Act 1991 and any amendments to it or replacement legislation, or deemed to be dangerous by the Secretary of State; any breed which **We** are unable to cover. A full list of the breeds **We** are unable to cover can be found at <https://www.revolut.com/help/more/petinsurance/>; or
 - f. Under 8 weeks of age.
6. **Failure to take precautions, advice and Treatment recommended by a Vet**
Your failure to:
 - a. Obtain any recommended vaccinations, inoculations or preventative medications for **Your Pet** in a timely manner; or
 - b. Follow the veterinary advice, accept the **Treatment** or take the prescribed medication recommended by a **Vet**.
 7. **Foreseeable circumstances**
Any circumstances that were known or could reasonably have been anticipated at the time the policy or cover was purchased.
 8. **Nuclear, biological and chemical hazards**
 - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
 - b. The use of nuclear, biological or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.
 9. **Pollution**
Air, water or soil pollution.
 10. **Pre-existing Conditions**
Any **Pre-existing Condition**.
 11. **Pressure waves**
The transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 12. **Reasonable care**
Your failure, in the opinion of **Your Vet**, to take reasonable care of **Your Pet**.
 13. **Self-inflicted harm**
You wilfully or negligently inflicting injury or **Illness on Your Pet**; or
 - a. **Your** wilful exposure of **Your Pet** to needless peril; or
 - b. **You** using any drug or **Treatment on Your Pet** not prescribed and directed by a **Vet**.
 14. **Terrorism/Terrorist Act**
The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:
 - a. The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
 - b. The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
 - c. The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.
 15. **Unlawful acts**
 - a. Any unlawful act deliberately or intentionally committed by **You** or a person acting on **Your** behalf, including those relating to animal health or importation; or
 - b. The operation of law or the order of any court; or
 - c. Civil or criminal proceedings against **You**.
 16. **War and Civil Unrest**
 - a. Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
 - b. The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the United Kingdom or to the country in which the act occurs.

General policy conditions

These are the general conditions applying to all of **Your** policy. Certain sections of cover have additional conditions specific to the section.

1. **We** promise to act in good faith in all **Our** dealings with **You**.
2. **We** may not pay **Your** claim if **You** do not:
 - a. Take all possible care to safeguard against accident, injury, **Illness**, loss, damage or theft; and
 - b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense; and
 - c. Give **Us** full details of any incident which may result in a claim under **Your** policy as soon as is reasonably possible; and
 - d. Pass on to **Us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - e. Provide all information and assistance that **We** may reasonably require at **Your** expense (including, where necessary, **Vet** certification and details of **Your** household and travel insurance).
3. **You** must not admit liability for any event, or offer to make any payment, without **Our** prior written consent.
4. The terms of **Your** policy can only be changed if **We** agree. **We** may require **You** to pay an additional **Premium** before making a change to **Your** policy.
5. **You** agree that **We** can:
 - a. Make **Your** policy void where any claim is found to be fraudulent; and
 - b. Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **You** supply on a claim, together with information **You** supplied when **You** bought **Your** policy and other information relating to a claim, may be provided to the register participants; and
 - c. Take over and act in **Your** name in the defence or settlement of any claim made under **Your** policy; and
- d. Take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under **Your** policy; and
- e. Obtain information from **Vet's** records (with **Your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any third party without **Your** prior approval subject to **Our** privacy statement <https://www.ergotravelinsurance.co.uk/privacy-statement>
6. **We** will not pay **You** more than the amounts shown on **Your Statement of Insurance**.
7. **We** will consider and treat **You** (the named policyholder) as if **You** were the sole legal owner of **Your Pet**. If a **Pet** has more than one owner, that will not entitle **You** to any additional cover or benefit under this policy.
8. **You** agree that **We** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **Us** details of such other insurance.
9. **We** shall not be liable to pay damages to **You** for the late payment of a claim under this insurance contract, unless **We** fail deliberately or recklessly to pay the claim within a reasonable time.
10. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available from that Act.
11. **You** cannot transfer **Your** interest in this policy to anyone else.

The insurance contract

Your choice of cover

Thank **You** for choosing Revolut Pet and letting **Us** protect **Your Pet**. **We** hope **We** have given **You** all the information **You** need so **You** can relax and not have to worry about **Vet** bills if **Your Pet** becomes unwell.

This product meets the demands and needs of someone wishing to insure against unexpected veterinary costs for their **Pet**. More than one level of cover is available and the options **You** have selected will be shown on **Statement of Insurance**. Revolut has not provided **You** with any advice or recommendations as to whether this product meets **Your** specific insurance requirements. Staff are paid a salary and may receive bonuses from Revolut but these are not directly influenced by **Your** decision to purchase this policy. **You** should review **Your** insurance requirements on a regular basis.

About Your Lifetime Pet product

We will offer annual cover for **Illness** and **Accidental Injury** to **Your Pet**. **We** will provide cover up to and until the **Sum Insured** is paid in each **Policy Year**. Every 12 months, if **You** renew **Your** policy, the **Sum Insured** will be reinstated and **You** will be able to claim up to the **Sum Insured** again in the next **Policy Year**. If **Your** policy is cancelled or stops for any reason (including when the **Premium** is not paid), all cover for **Your Pet** will end and no further claims will be paid.

Each section of the policy has a limit on the amount **We** will pay under that section, called the **Sum Insured**. Some sections also contain **Inner Limits** which are the maximum amounts **We** will pay for certain items. The **Sum Insured** and **Inner Limits** for each section are shown on **Your Statement of Insurance**.

Where **We** are making a claims payment to **You**, **We** will deduct the **Excess** and the **Co-Payment** from the payment amount. Where **We** are settling a claims invoice directly with a **Vet** or other provider, **You** will be responsible for paying **Us** the **Excess** and the **Co-Payment**.

The things which are not covered by **Your** policy are

stated in the “General policy exclusions”.

About Your insurance policy

Throughout **Your** policy, certain words have special meanings, and these are listed and explained in the section “Words with Special Meanings”. These words are highlighted in bold wherever they appear.

To be eligible for cover under this policy:

- a. **You** and **Your Pet** must be resident in the United Kingdom; and
- b. **Your Pet** must be more than 8 weeks old; and

If **You** have any queries about **Your** cover, **You** can contact Revolut via the in-app chat and tell **Us Your** policy number. **We** want **You** to get the most from **Your** policy and to do this **You** should:

- Read **Your** policy carefully and make sure that **You** have the level of cover that meets **Your** needs.
- Make sure that **You** understand the conditions and exclusions which apply to **Your** policy because if **You** do not meet these conditions it may affect any claim that **You** make.

About Your contract

Revolut Pet is sold and administered by Revolut Travel Ltd which is authorised by the Financial Conduct Authority to undertake insurance distribution activities (FCA No: 780586) and by Revolut Ltd, an Appointed Representative of Revolut Travel Ltd in relation to insurance distribution activities.

We do not provide advice or any personal recommendation about the insurance products offered.

Your policy is a legal contract between **You** and **Us**.

The two parts – **Your** policy wording and **Your Statement of Insurance** – make one legal document and **You** must read them together.

The law of England and Wales will apply to this contract.

If there is any disagreement, **We** will use **Your** policy over any other assurances or statements, unless they are confirmed in writing and form part of the policy.

All communication between **You** and **Us** will be in English.

Your policy is based on all the information **You** gave **Us** about **You** and **Your Pet**, specified on **Your Statement of Insurance**, when **You** applied for the insurance. Every time **We** or **You** make a change to **Your** insurance, **We** will send **You** a new **Statement of Insurance**.

The Insurers

For Cover Start Date or renewal date up to and including 4th July 2023

This policy is insured by Great Lakes Insurance SE (GLISE), a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich and UK Branch office at 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht, deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

For Cover Start Date or renewal date of 5th July 2023 onwards

This policy is insured by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. **You** can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

This policy is underwritten by **ERGO TIS**, registered in England and Wales, company number 11091555. **ERGO TIS** is authorised and regulated by the Financial Conduct Authority, register number 805870, with registered office at 10 Fenchurch Avenue London, EC3M 5BN.

Compensation Scheme

If **You** are resident in England, Scotland, Wales or Northern Ireland, **You** are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Our part of the contract is as follows

We provide the cover set out in **Your** policy. **Your Statement of Insurance** shows which product option **You** have chosen to purchase, the total **Premium** and other information about **Your** insured **Pet**. This cover will only apply to the specified **Pet**, during the **Policy Year**.

Your part of the contract is as follows

You must pay the **Premium** for each **Policy Year** on a monthly basis. **You** can pay the **Premium** with a debit or credit card or any other agreed method.

Cancelling Your policy

Within the 14 day cooling-off period

Please tell **Us** immediately if **Your** policy does not meet **Your** requirements. If **You** cancel **Your** policy within 14 days of the receipt of **Your** documentation and **You** have not made or intend to make a claim, **We** will give **You** a full refund.

Outside of the 14 day cooling-off period

Following this 14 day period, **You** continue to have the right to cancel **Your** policy at any time by contacting **Us**. If **You** do so, and **You** have not made or intend to make a claim*, **We** will cancel **Your** policy. If **You** pay monthly **Premiums**, **We** will not collect any further **Premium** from **You**.

If **You** have made or intend to make a claim*, no **Premium** refund will be made.

* In the event that the only claim **You** have made or intend to make in the **Policy Year**, is due to the death, loss, theft or straying of **Your Pet**, resulting in the cancellation of **Your** policy, this will not affect **Your** rights under the cooling-off period.

If we cancel Your policy

We may cancel **Your** policy at any time by giving **You** 14 days' notice in writing. If **You** pay monthly **Premiums**, **We** will not collect any further **Premium** from **You**.

Once **Your** policy has been cancelled **Your** cover will end and **You** will not be able to make a claim.

If Your Revolut e-money account is cancelled

Your Pet insurance policy is only available to Revolut EMI (Electronic Money Institution) account holders. If at any point **Your** account is deactivated or in the process of deactivation, this insurance will be cancelled.

Renewing Your policy

At least 21 days before **Your** policy is due for renewal, **We** will write to **You** with **Your** renewal quote. If **We** change the terms and conditions, **Excesses** or benefits **We** will highlight these to **You** in **Your** quote.

Premium increases can be significant on a Lifetime product, especially when a **Pet** gets older, as they are more likely to become unwell.

The underwriters have the right not to offer renewal of **Your** policy. If **We** do this, **We** will write to **You** at least 21 days before **Your** next renewal date explaining why.

Changes to Your details or to Your Policy

Your policy is based on all the information **You** gave **Us** about **You** and **Your Pet**, shown on **Your Statement of Insurance**. Every time a change is made to **Your** policy, **We** will provide **You** a new **Statement of Insurance** with the new details and **We** will amend the **Premium** for the rest of the **Policy Year**. **You** must inform **Us** as soon as possible in the event of changes to **Your** details or those of **Your Pet**.

If **We** make any changes to the Policy Terms and Conditions, **Excess** or benefits these will be notified to **You** separately.

Any request to change **Your** address made through **Your** Revolut bank account will automatically amend any Revolut pet policies in **Your** name.

Any change to **Your** monthly **Premiums** will be effective from the next payment date.

Upgrading or downgrading **Your** cover can be done at renewal by choosing a different policy level, **Excess** or **Co-Payment**.

You can choose to downgrade **Your** cover, all **Conditions** will be on the new lower Policy terms.

If **You** choose to upgrade **Your** cover, the new **Vet Fee** amount will only apply to new **Conditions** after a **Waiting Period** has been completed. Any **Treatment** for previously accepted **Conditions** will stay at the lower **Vet Fee** limit. If **You** have changed **Your** policy level **Your** new documents will only show the new cover type and the **Vet Fee** limit.

Fraud

The contract between **You** and **Us** is based on mutual trust.

However, if **You** or anyone acting for **You** provides false information or documentation or withholds important information to obtain cover under **Your** policy for which **You** do not qualify, or to obtain cover at a reduced **Premium**, then:

- **Your** policy may be void; and
- **We** may be entitled to recover from **You** the amount of any claim already paid under **Your** policy; and
- **We** will not return any **Premium** paid; and
- **We** will inform the Police and criminal proceedings may follow.

In addition, in the event that **You** or anyone acting for **You**:

1. Makes a claim knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by **Your**/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which **You** would not otherwise be entitled;
6. Then **We**:
 - Will not pay any part of the claim; and
 - Will, at **Our** option, cancel **Your** policy; and
 - Will not return any **Premium** paid; and
 - Will inform the Police and criminal proceedings may follow.

Important information - please read

We strongly recommend that **You** keep a record of all information given to **Us**, including telephone calls, copies of all letters, emails and the application and claim forms **You** completed whether in hard copy or on-line. A copy of the policy is available on request.

Your declaration and changes

It is essential that all the information given to **Us** is accurate and that **You** have answered **Our** questions fully and accurately. **You** must tell **Us** immediately if there are any relevant changes in **Your** circumstances or to the information already given. Accurate information about **Your Pet** is particularly important as the policy contains specific conditions and exclusions.

If **You** are not sure whether something is important, please tell **Us** anyway as failure to do so may invalidate **Your** insurance.

Data protection notice

Consent

We will only use **Your** personal data when the law allows **Us** to. Most commonly **We** will use **Your** personal data under the following two circumstances:

1. When **You** gave explicit consent for **Your** personal data, and that of others insured under **Your** policy, to be collected and processed by **Us** in accordance with this Data Protection Notice.
2. Where **We** need to perform the contract which **We** are about to enter into, or have entered into with **You**.

How We use Your Personal Data

We use **Your** personal data for the purposes of providing **You** with insurance, handling claims and providing other services under **Your** policy and any other related purposes (this may include underwriting decisions made via automated means). **We** also use **Your** personal data to offer renewal of **Your** policy, for research or statistical purposes and to provide **You** with information, products or services that **You** request from **Us** or

which **We** feel may interest **You**. **We** will also use **Your** personal data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

We collect and process **Your** personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation.

Special Categories of Personal Data

Some of the personal data **You** provide to **Us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing Your Personal Data

We will keep any information **You** have provided to **Us** confidential. However, **You** agree that **We** may share this information with **ERGO TIS** and other companies within the ERGO Group and with third parties who perform services on **Our** behalf in administering **Your** policy, handling claims and in providing other services under **Your** policy. Please see **Our** Privacy policy (<https://www.ergotravelinsurance.co.uk/privacy-statement>) for more details about how **We** will use **Your** information.

We will also share **Your** information if **We** are required to do so by law, if **We** are authorised to do so by **You**, where **We** need to share this information to prevent fraud.

We may transfer **Your** personal data outside of the European Economic Area (“EEA”). Where **We** transfer **Your** personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your Rights

You have the right to ask **Us** not to process **Your**

personal data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether **We** hold **Your** personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further Information

Any queries relating to how **We** process **Your** personal data or requests relating to **Your** Personal Data Rights should be directed to:

Data Protection Officer, **ERGO TIS**, Afon House,
Worthing Road, Horsham, RH12 1TL, United
Kingdom

Email: dataprotectionofficer@ergo-travel.co.uk

Phone: +44 (0) 1403 788 510

Complaints Procedure

We aim to provide the highest service standards at all times. However, **We** recognise that **We** do sometimes get things wrong. Accordingly, **We** have set up a complaints procedure to allow **You** to tell **Us** about any aspect of **Our** service that **You** are dissatisfied with and to allow **Us** to review **Our** processes and any decisions **We** might have made. **Our** objectives are to ensure that **Your** concerns are dealt with promptly and fairly.

Please quote **Your** name and **Your** policy number as shown on **Your Statement of Insurance**. In the first instance, **We** would encourage **You** to write to **Us** and ask for **Your** complaint to be investigated.

If **Your** complaint is about the sale or coverage of **Your** policy please use the following contact information:

Revolut Complaints

In-App Chat

Monday - Sunday: 24 hours

Premium and Metal plan users: Priority Service

Alternatively, if **Your** complaint is about a claim, please forward details of **Your** complaint to:

Revolut Claims Service

Tel: +44 (0) 1403 788 726

Email: petclaims@davies-group.com

Address: Davies, Unit 8, Caxton Road, Fulwood, Preston, PR2 9NZ

If **We** cannot resolve **Your** complaint to **Your** satisfaction **You** should contact:

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

Email: complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4567

Full details of the impartial complaints procedure can be found on their website:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with **Your** complaint after **You** have followed **Our** full complaints procedure. If **You** use **Our** complaints procedure or complain to the Financial Services Ombudsman, **Your** right to take legal action against **Us** is not affected.

