

**Pet
Insurance**

**an post
insurance**



Gun Dog Premier Plus Lifetime Pet Insurance

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

INDEX

Gun Dog Premier Plus	
Lifetime Pet Insurance _____	3
Statement of Demands and Needs _____	3
Vet Helpline _____	3
How to Contact Us _____	3
Definitions _____	4
General Conditions _____	8
Claims Conditions _____	10
Details of Your Cover _____	11
Section 1:	
VETERINARY FEES _____	12
What We Will Pay _____	12
What You Pay _____	12
What We Will Not Pay _____	12
How to Make a Claim _____	14
Section 2:	
EMERGENCY BOARDING KENNEL FEES _____	15
What We Will Pay _____	15
What We Will Not Pay _____	15
How to Make a Claim _____	15
Section 3:	
ADVERTISING AND REWARD COSTS _____	16
What We Will Pay _____	16
What We Will Not Pay _____	16
How to Make a Claim _____	16
Section 4:	
THEFT OR STRAYING _____	17
What We Will Pay _____	17
What We Will Not Pay _____	17
How to Make a Claim _____	17
General Exclusions _____	18
Cancellation: Your Right to Cancel _____	20
Claims Procedure _____	21
Complaints _____	22
Law Applicable to Contract _____	23
Using Your Personal Information _____	24

GUN DOG PREMIER PLUS LIFETIME PET INSURANCE

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

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of **Pet** owners seeking insurance which covers their **Pet** who is used as a **Gun Dog** against medical **Illnesses** and Injuries, up to a set amount each year for as long as the **Policy** remains in force; additional benefits are cover if **Your Pet** is lost through theft or straying.

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

VET HELPLINE

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

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

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

Tel: 01 913 1067

HOW TO CONTACT US

Customer Service and Renewals

Tel: 0818 22 22 22

Claims

Tel: 01 681 9156

Vet Helpline

Tel: 01 913 1067

DEFINITIONS

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

Accident

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

Aggregate

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

Claims Administrator

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

Clinical Signs

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

Complementary Treatment

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

Condition

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

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

Excess

The amount **You** are required to pay towards the cost of a claim during the **Period of Insurance**. The **Excesses** applicable are shown on **Your Validation Certificate** and will be deducted from any claim settlement. Claims under Section 1: Veterinary FEES will include a **Fixed Excess**, and if **Your Pet** is five or older, a **Fixed Excess** and **Percentage Excess**. If **Your Pet** turns five during the **Period of Insurance**, the **Percentage Excess** will only apply from the next **Period of Insurance**.

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

Amount Claimed		€1,500
Less Fixed Excess	-€175	€1,325
Less Percentage Excess	15% of €1,325 = - €198.75	€1,126.25
Total Paid to You		€1,126.25
Total Paid by You	€175 + €198.78 = €373.75	

Gun Dog

Any **Pet** (dog) that has been trained to work with a gun or gamekeeper, and is used to locate game by pointing or setting, and/or to find game and flush it out for the guns and/or to find and retrieve fallen game.

Illness

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

Injury

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

Journey

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

Lifetime

Lifetime (reinstatement) cover provides **Vet** fee cover per **Period of Insurance** up to the **Maximum Benefit** detailed in **Your Validation Certificate**. Subject to the renewal of the **Policy** and premiums paid on time, **Your** cover limit will be reinstated at renewal and on-going **Conditions** will continue to be covered up to the **Maximum Benefit** for the **Treatment** of all Injuries and **Illnesses** for the subsequent **Period of Insurance**. Premiums at renewal will not be **Fixed** and may change.

Market Value

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

Maximum Benefit

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

Period of Insurance

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

Pet

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

Policy

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

Pre-existing Medical Condition

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

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

Shoot

The use of **Your Gun Dog** for the pursuit of any non-domesticated mammal or bird for sport or food, whether formal or informal, walked up or rough **Shooting**, driven **Shooting** or wildfowling or duck **Shooting**; including use in competitions and field trials.

Treatment

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

Validation Certificate

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

Vet/Veterinary

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

We, Us, Our

All sections of this **Policy** are underwritten under a facility granted by the insurer to H.W. Kaufman Group Europe BV, trading as Cranbrook, a company incorporated in the Netherlands (KvK – 76069834), whose registered office is: Joop Geesinkweg 901, 1114AB, Amsterdam-Duivendrecht, the Netherlands, which is authorised and regulated by the Netherlands Authority for the Financial Markets (AFM). The insurer is Zavarovalnica Sava Insurance Company d.d., Cankarjeva ulica 3, Maribor 2000, Slovenia. Sava is regulated by the Insurance Supervision Agency of Slovenia E.U. and offers insurance policies within the Republic of Ireland under the European Union's rules on Freedom of Services. Sava can be contacted on +386 2618 0520 or www.zav-sava.si.

Worrying Livestock

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

You, Your

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

GENERAL CONDITIONS

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

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

Then **We**

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

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

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

CLAIMS CONDITIONS

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

DETAILS OF YOUR COVER

We will provide **You** with the following cover, provided that **You** have paid the correct premium and that no restrictions are shown on **Your Validation Certificate**. The following table shows the **Maximum Benefit** up to which **You** will be able to claim:

Cover		Gun Dog (Lifetime Cover)
Section 1	Veterinary Fees	Up to €4,000
	Complementary Treatment	Up to €250
Section 2	Emergency Boarding – Kennel Fees	Up to €1,000
Section 3	Advertising & Reward Costs	Up to €1,000
Section 4	Theft or Straying	Up to €1,000

SECTION 1: VETERINARY FEES

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

What We Will Pay

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

Subject to the renewal of the **Policy** and premiums paid on time, cover will reinstate at renewal and ongoing **Conditions** will continue to be covered up to **Maximum Benefit** for **Treatment** of all **Injuries** or **Illnesses** for the subsequent **Period of Insurance**.

What You Pay

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

What We Will Not Pay

1. More than the **Maximum Benefit** for the total cost of all **Conditions** in the **Period of Insurance**.
2. Costs resulting from a **Pre-existing Medical Condition**.
3. Costs resulting from any **Injury** first occurring within the first 48 hours of the start of cover for **Your Pet** (this exclusion is not applicable to renewed policies).
4. Costs resulting from any **Illness** first occurring or showing **Clinical Signs** within the first 14 days of the start of cover for **Your Pet** (this exclusion is not applicable to renewed policies).
5. Continuation claims unless **You** have paid the premiums to keep the insurance in force.
6. Any **Treatment** costs incurred after the **Policy** has expired.
7. Any costs arising from routine, preventative and elective **Treatments** including any complications or secondary procedures arising from but not limited to the following:
 - Routine examinations, titre testing, vaccinations, microchipping;
 - Spaying, spaying to prevent the recurrence of false pregnancy and mammary tumours, castration, castration for the removal of retained testes;
 - Cosmetic surgery including eye tacking and tail docking;
 - Teeth cleaning, polishing and descaling;
 - Claw clipping, de-matting and grooming, dew claw removal;

- Routine emptying of anal glands or removal of anal glands;
 - Use of pheromones;
 - Ear plucking;
 - Killing and controlling fleas, ticks and worms;
 - Routine blood and urine tests (including those performed routinely prior to general anaesthesia or sedation);
 - Breeding, pregnancy or giving birth.
8. The cost of any dental related **Treatment** unless **Your Pet** has had an annual dental check in the last 12 months and any follow-up **Treatment** recommended as a result of the check-up was carried out at **Your** expense. **You** will need to provide **Treatment** records showing **Your Pet's** up to date dental checks to be eligible to claim.
 9. The cost of general health enhancers and unconventional, experimental or unlicensed **Treatment**.
 10. Training, socialisation, behavioural or sex hormonal problems unless directly resulting from a valid **Condition**.
 11. Obesity diets and/or prescription diets after the first 4 weeks of a specific **Condition**.
 12. **Complementary Treatment** that is not carried out under the direction of a Vet.
 13. The cost of any **Condition** maliciously or wilfully caused by **You**, someone living with **You**, **Your** agents or employees or someone looking after **Your Pet** with, e.g. Dog Walker or Groomer.
 14. Cost of house calls unless the **Vet** confirms that moving **Your Pet** would damage its health.
 15. Extra costs of treating **Your Pet** outside normal surgery hours unless the **Vet** considers an emergency consultation is necessary. **You** will need to provide written confirmation from **Your Vet** supporting this.
 16. The cost of non-essential hospitalisation.
 17. Ambulance/taxi fees unless **Your Pet** is on a nasal/ IV drip and is being transferred between a referral practice/emergency **Vet** and **Your** normal **Vet**, and **We** will only pay for a maximum of one journey.
 18. Costs that result from any **Illness** or any **Condition** specifically excluded on the **Validation Certificate**.
 19. Claims arising from **Illnesses** or complications arising from **Illnesses** that would not have occurred had **Your Pet** been vaccinated.
 20. Organ transplants and prosthetic limbs.
 21. Any charges in respect of euthanasia except in the case of humane destruction

to alleviate incurable and inhumane suffering.

22. The cost of having **Your Pet** cremated, buried or otherwise disposed of.
23. The cost of hiring or buying machinery or equipment, including but not limited to: cages; carts; Elizabethan collars, Buster collars, inflatable collars; surgical t-shirts; slings; harnesses, and sharps containers.
24. Surgical items that can be used more than once.
25. Any cost for a **Vet** to complete a claim form; postage and packaging; courier fees or other administration charges.
26. The cost of blood bank donations
27. The cost of **Your Vet's** travel expenses.
28. A claim for the cost of any form of housing, or bedding needed for the **Treatment** or general well-being of **Your Pet**.
29. Any claim as a result of a 'notifiable' disease, e.g. Rabies, Avian Influenza.

How to Make a Claim

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

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

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

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

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

If **Your** claim involves **Complementary Treatment** the claim form and invoices must be countersigned by **Your Vet**.

SECTION 2: EMERGENCY BOARDING KENNEL FEES

This section applies in the Republic of Ireland only.

What We Will Pay

The cost up to €100 per week and up to the **Maximum Benefit** in total of boarding **Your Pet** at a licensed premises if You, or anyone normally living with **You**, need to go into hospital for more than four consecutive days for emergency medical **Treatment** during the **Period of Insurance**.

You can choose to leave **Your Pet** with someone who does not normally live with **You** and **We** will pay €5 per day towards the costs of its care.

What We Will Not Pay

1. Any amount within the first 14 days after the start date of **Your Policy** (this exclusion is not applicable to renewed policies).
2. More than the **Maximum Benefit** per **Period of Insurance**.
3. Any hospitalisation that is either known or foreseeable before cover for **Your Pet** started.
4. Fees incurred if **You**, or anyone normally living with **You**, are hospitalised as a result of pregnancy.
5. Fees incurred if **You**, or anyone normally living with **You**, require convalescence, rehabilitation outside of a hospital or time in a nursing home.
6. Fees incurred if **You**, or anyone normally living with **You**, are hospitalised as a result of alcoholism, substance or drug abuse or addiction, attempted suicide or self-inflicted injuries.

How to Make a Claim

Please call the **Claims Administrator** to advise **Us** of the loss and obtain a claim form.

Please send **Us** details from **Your** doctor or the hospital that confirms the dates and length of **Your** (or the person normally living with **You**) visit at **Your** own expense and receipts from the kennels or cattery showing the dates and daily cost of boarding.

Please include a covering letter with **Your** claim explaining the circumstances.

SECTION 3: ADVERTISING AND REWARD COSTS

This section applies in the Republic of Ireland only.

What We Will Pay

The cost of local advertising up to the **Maximum Benefit** if **Your Pet** is lost or stolen during the **Period of Insurance**.

The cost of a suitable reward up to a limit of €200 to recover **Your Pet** if it is lost or stolen during the **Period of Insurance**. The reward reimbursement forms part of the overall **Maximum Benefit**.

What We Will Not Pay

1. Any amount for advertising and reward if **Your Pet** is lost or stolen within 14 days after the start date of the **Policy** (this exclusion is not applicable to renewed policies).
2. More than the **Maximum Benefit** payable per **Period of Insurance**.
3. Any amount for advertising and reward if **Your Pet** is lost or stolen and **You** do not report **Your** loss to the Dog Warden and Garda within 48 hours as well as rescue centres and animal organisations. Failure to do so and provide evidence may result in **Your** claim being refused or a reduced settlement being paid.
4. More than €75 towards the costs of making **Your** own posters and advertising material.
5. Any costs or expenses which arise from an incident which occurs when **Your Pet** is lost or stolen whilst in the care of a business or person **You** are paying, such as a kennel, cattery, groomer, dog walker or pet minder.
6. Any costs or expenses if **You** have instructed a company or person to help **You** find **Your Pet**.
7. Any reward to a person who lives or works with **You**, is employed by **You** or is a member of **Your** family.
8. Any amount if a claim has not been submitted within 90 days of **Your Pet** going missing.

How to Make a Claim

Please call the **Claims Administrator** to advise **Us** of the loss and obtain a claim form.

Please send **Us** full details of the circumstances including copies and a receipt for any advertisements that **You** have placed and evidence that **Your** loss was reported to the local vets, Dog Warden and Garda.

If **You** are claiming for the recovery of a reward **We** will also need a receipt giving **Us** the full name and address of the person who found **Your Pet**.

SECTION 4: THEFT OR STRAYING

This section applies in the Republic of Ireland only.

What We Will Pay

The purchase price of **Your Pet** up to the **Maximum Benefit** if it is stolen or goes missing during the **Period of Insurance** and no recovery is made within 45 days, despite advertising and offering a reward.

If **You** cannot locate **Your** purchase receipt or obtain a copy, **We** will pay the **Market Value** at the time of **Your Pets** purchase up to the **Maximum Benefit**.

If this benefit is paid **Your Policy** will be terminated. If **Your Pet** is subsequently recovered, **You** will be required to reimburse the amount previously paid out to **You** by **Us**.

What We Will Not Pay

1. Any amount if **Your Pet** is lost or stolen within 14 days after the start date of the **Policy** (this exclusion is not applicable to renewed policies).
2. More than the **Maximum Benefit** payable per **Period of Insurance**.
3. Any amount if **Your Pet** is lost or stolen and **You** do not report **Your** loss to the local vets, Dog Warden and Garda within 48 hours as well as rescue centres and animal organisations. Failure to do so and provide evidence may result in **Your** claim being refused or a reduced settlement being paid.
4. Any amount if **You** do not advertise **Your** loss.
5. Any costs or expenses which arise from an incident which occurs when **Your Pet** is lost or stolen whilst in the care of a business or person **You** are paying, such as a kennel, cattery, groomer, dog walker or **Pet** minder.
6. Any amount if **You** did not pay for **Your Pet**.
7. Any amount until **Your Pet** has been missing for 45 days.
8. Any amount if a claim has not been submitted within 90 days of **Your Pet** going missing.

How to Make a Claim

Please call the **Claims Administrator** to advise **Us** of the loss and obtain a claim form.

Please send **Us** any pedigree certificate and receipt for the original purchase of **Your Pet** and full details of the circumstances including copies and a receipt for any advertisements that **You** have placed and evidence that **Your** loss was reported to the local vets, Dog Warden and Garda.

GENERAL EXCLUSIONS

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

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

17. Any liability that arises from radioactive contamination, nuclear fallout or other similar event.
18. Any claim which is covered under any other **Policy**, unless the cover provided by that **Policy** or policies has been exhausted.
19. Any infringement or costs relating to restrictions which have been put on **Your Pet** by the Courts or Department of Rural and Community Development.
20. Infringement of the Republic of Ireland animal health or importation legislation.

CANCELLATION: YOUR RIGHT TO CANCEL

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

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

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

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

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

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

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

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

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

CLAIMS PROCEDURE

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

COMPLAINTS

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

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

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

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

Should **You** remain dissatisfied with **Our** final response, or if **You** have not received **Our** final response within forty business days of the complaint being made, **You** may be eligible to refer **Your** complaint to the Financial Services and Pensions Ombudsman (FSPO). Their contact details are as follows:

The Financial Services and Pensions Ombudsman, Lincoln House,
Lincoln Place, Dublin 2, D02 VH29
Phone: +353 1 567 7000
Email: info@fspo.ie Website: www.fspo.ie

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

LAW APPLICABLE TO CONTRACT

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

USING YOUR PERSONAL INFORMATION

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

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

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

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

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

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

Tel: 0818 22 22 22

Email: dataprotectionoffice@anpostinsurance.ie

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

Blue Insurance Limited:

Tel: 0818 286 454

Email: dataprotection@blueinsurance.ie

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

Cranbrook Underwriting Limited:

Tel: +44 207 337 3520;

Email: dataprotection@Cranbrookuw.com

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

Davies Group:

Email: dpo@davies-group.com

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

Zavarovalnica Sava Insurance Company d.d.:

Tel: +386 2 23 32 100

Email: gdpr@zav-sava.si

Address: Cankarjeva ulica 3, SI-2000 Maribor

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

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

Blue Insurance Limited is regulated by the Central Bank of Ireland

HOW TO CONTACT US
anpostinsurance.ie/pet

Customer Service and Renewals
Tel: 0818 22 22 22

Claims
Tel: 01 247 5481

Vet Helpline
Tel: 01 913 1067