

*napo*



# Your Policy for Your Pet(s)

This document sets out your pet's cover.

You should read it alongside your Policy Schedule (below);  
the Insurance Product Information Document ("IPID") and our Terms of Business Agreement ("TOBA").

# Welcome Dear Customer!

**Thank you for picking us as your preferred pet insurance provider.**

Through the Napo website, you can purchase pet insurance, submit any claims, provide us with your feedback and make any adjustments to your policy such as amending or cancelling your cover.

In addition, on your Dashboard you can access free services such as unlimited online consultations with a vet with FirstVet.

[www.napo.pet/dashboard](http://www.napo.pet/dashboard)

## Policy Schedule

Your policy number is {%policy\_number%} and is valid from {%policy\_start\_date%} until {%policy\_end\_date%}.

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

<b>Vet Fees</b>	<b>£4,000</b>	<b>£8,000</b>	<b>£12,000</b>	<b>£16,000</b>
<b>Dental Work</b>	£2,000	£2,000	£2,000	£2,000
<b>Complementary Treatment</b>	£500	£1,000	£1,500	£2,000
<b>Behavioural Treatment</b>	£500	£1,000	£1,500	£2,000
<b>Missing Pet</b>	£1,000	£2,000	£3,000	£4,000
<b>Boarding Fees</b>	£500	£1,000	£2,000	£2,000
<b>Third Party Liability (dogs only)</b>	£1.5M	£2M	£2.5M	£2.5M
<b>Pet passing away</b>	£1,000	£2,000	£3,000	£4,000
<b>Travel</b>	£1,000	£2,000	£2,000	£2,000

## Excess

When you claim, you will pay the following excess:

- £75 once per condition per policy year for vet fees including complementary treatment, behavioural treatment and dental treatment. This does not impact your maximum benefit limit.
- An additional 20% co-payment per claim for vet fees if your pet is over 9 years old, including complementary treatment, behavioural treatment and dental treatment. This does not impact your maximum benefit limit.
- £250 for each third-party liability claim.

## Waiting period

A waiting period applies when you purchase a new Napo policy, unless you're switching from another insurer or renewing:

- You can only claim for accidents that occur or happen after the first 24 hours of your policy start date.
- You can only claim for illnesses that first show signs or symptoms after the first 10 days of your policy.
- You can only claim for illness-related dental treatment that first show signs or symptoms after the first 10 days of your policy start date.
- You can only claim for complementary treatment that occurs or first show signs or symptoms after the first 10 days of your policy start date.
- For all other sections of cover, you can only claim for events that occur after the first 10 days of your policy start date.
- If you're switching from another insurer, no waiting period applies provided your pet has been insured right up to your start date with Napo with no gap in cover and you provide us with evidence of this.
- When purchasing your Napo insurance, please note that pre-existing conditions won't be covered. This includes any subsequent/future treatment for the same event.

# Important Information

## About Napo

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

## How we're regulated

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

## Who underwrites our policy?

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

The Insurer is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies Act) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

## Am I eligible for cover?

This policy is designed for domestic cats and dogs, that are not an excluded breed, are at least four weeks old and reside with you at a residential address in the United Kingdom. You must be aged 18 or over and the registered owner of your pet.

## Words with a specific meaning

These are words we use throughout your policy wording with a specific meaning:

- “Accident” means a sudden, unexpected, specific event that results in one or more injuries to your pet.
- “Aggression” or “Aggressive” means any interaction by your pet which results or could result in your pet causing damage or harm to another animal or human, including but not limited to barking, growling or snapping.
- “Bilateral condition” is any condition affecting, or that can affect, body parts of which your pet has two or more such as the ears, eyes, feet, knees, cruciate ligaments, shoulders and elbows. When applying the policy limit and the applicable excess, any treatment for a bilateral condition will be considered as one condition (also see related condition below), regardless of when the treatment occurred.
- “Clinical sign” means change to your pet’s normal everyday healthy state, its physical appearance, its bodily functions or behaviour.
- “Condition” means any illness or injury, or any signs, including clinical signs, of an illness or injury impacting your pet.
- “Illness” means any sickness, disease, illnesses or any changes to your pet’s normal everyday health and not caused by an accident.
- “Immediate family” means your husband, wife, common law or civil partner, children, parents, grandparents, grandchildren and any siblings living with You.
- “Injury” means physical damage or trauma caused by an accident.
- “Maximum benefit limit” means the maximum amount that you can claim under your policy per policy year and as stated in your Schedule.
- “Napo, we, us and/or our” means Napo Limited acting as the policy administrator on behalf of the Insurer.
- “Policy year” means the period of one year from when your policy started as stated in your Schedule.
- “Pre-existing condition” means any injury, illness or behavioural disorder that your pet had symptoms of, received treatment, medication or advice for in the last 24 months before your policy start date with Napo.
- “Related condition” means a condition that relates to a recurring illness and/or injury; or related to a previous illness and/or injury or caused by a previous illness and/or injury. When applying the maximum benefit limit and any applicable excess, any treatment for a related condition will be considered as one condition regardless of when the treatment occurred.

## Words with a specific meaning [continued]

- “Signs or Symptoms” means any changes to your pet’s normal, everyday healthy state; it’s physical appearance; its bodily functions or behaviour; observable visually, diagnostically or otherwise.
- “Treatment” means any examinations, consultations, advice, tests, scans, x-rays, prescribed medications, surgeries, hospitalisation, nursing care your pet has undergone following the recommendation of a vet and carried out by a vet.
- “Waiting period” means:
  - You can only claim for accidents that occur or happen after the first 24 hours of your policy start date.
  - You can only claim for illnesses that first show signs or symptoms after the first 10 days of your policy.
  - You can only claim for illness-related dental treatment that first show signs or symptoms after the first 10 days of your policy start date.
  - You can only claim for complementary treatment that occurs or first show signs or symptoms after the first 10 days of your policy start date.
  - For all other sections of cover, you can only claim for events that occur after the first 10 days of your policy start date.
  - If you’re switching from another insurer, no waiting period applies provided your pet has been insured right up to your start date with Napo with no gap in cover and you provide us with evidence of this.
- Vet” and “veterinary surgeon” means a person who is a registered member of the Royal College of Veterinary Surgeons (“RCVS”).



# Section 1: Veterinary Treatment

## 1.1 Veterinary Treatment for Accidents and Illnesses

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

In the event your pet suffers from an illness or injury and needs treatment, we will pay up to the maximum benefit limit per policy year for treatment recommended and carried out by a vet.

Covered	Not covered
Treatment your pet receives from a vet for an illness or injury occurring during the policy year.	Any accidents that occur within the applicable waiting period.
Food prescribed by your vet to treat any illness or injury up to £200 per policy year.	Any illnesses that first show signs or symptoms within the applicable waiting period.
We will only cover the following prosthetic treatments: hips, elbows, patella groove replacements or any eye lens implants.	Any treatments not carried out in the UK.
We will cover a second opinion from a referral vet or qualified therapist that has been approved by us prior to any treatment being carried out.	Any amount higher than your policy maximum benefit limit.
We will refer certain treatment and costs to our vet advisor and we reserve the right to only pay vet fees deemed by us to be reasonable and essential.	Anything that is not resulting from an accident or illness and is not deemed veterinary treatment.
When your pet suffers from a bilateral or related condition, these will be considered as one condition when applying the maximum benefit limit and any applicable excess.	Any excessive treatments or any treatments that were not essential for your pet's well-being.
Complications arising from routine treatment prescribed by a vet.	Any cost relating to breeding, pregnancy or birth, including complications that arise as a result of breeding, pregnancy or birth.

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

Covered	Not covered
At home treatment if your vet confirms that moving your pet would endanger its health or worsen the condition.	Any costs for preventative, cosmetic, elective or routine treatment such as worming, flea treatment, grooming, bathing, nail clipping, dematting, vaccinations, spaying, castration, stem cell and gene therapy, organ transplants and any costs where treatment is required as a result of not carrying out preventative, cosmetic, elective or routine treatment.
Your pet's stay at a vet practice if its treatment cannot be given outside a vet practice.	Any prosthetic treatments that are not specifically listed as covered.
We will cover the cost of out of hours fees unless your vet advises you to wait for normal vet hours.	Any at home treatments or home visits by your vet, unless your vet confirms to us that your pet could only be treated at home due to the seriousness of your pet's condition.
	Your pet's stay at a veterinary practice (unless its veterinary treatment can only be given at a veterinary practice).
	Administration costs incurred for your vet referring your pet to another vet practice.
	Any costs for importing medication.
	Additional fees for urgent laboratory tests if your pet is not immediately at risk from a life-threatening illness.
	Any costs for transporting your pet to a vet practice, or between vet practices or to move your pet within a vet practice group.
	Any emergencies, transportation or at home treatment costs if your vet does not explicitly recommend it for the health of your pet.
	Any costs where you have not provided us with the itemised invoice detailing the treatment costs incurred.

## 1.2 Dental Treatment

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

Covered	Not covered
We will only cover dental treatments recommended and conducted by your vet.	Any dental treatments received by your pet if your pet hasn't had an annual dental check-up in the prior 12 months.
We will cover dental treatment due to an accident.	Any conditions which showed signs or symptoms in the waiting period of your policy.
We will cover dental treatment due to an illness (including tartar removal, general dental disease, root canals and dental extractions).	Any dental treatments not carried out within 3 months of the date your vet first recommended the treatment, unless your vet confirms they were not able to provide this service within this time limit.
In order to claim for any dental treatments your pet needs to have had an annual dental check-up in the prior 12 months.	Any dental treatments not prescribed by a vet.
Any other dental treatments recommended by your vet, not as a result of accident or illness, that is carried out within 3 months of a vet's recommendation.	Any cosmetic or elective dentistry.
	Any descaling, polishing and cleaning your pet's teeth, other than when performed solely as treatment for an illness of the teeth or gums.
	Any claims relating to crowns.
	Any claims relating to the vet fee's exclusions.
	Any amount higher than your policy maximum benefit limit.

## 1.3 Complementary Treatment

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

Covered	Not covered
<p>Complementary therapy treatment recommended by a vet and carried out by a vet or one of the following approved specialists:</p> <p>Association of Chartered Physiotherapists in Animal Therapy (“ACPAT”)            Canine Hydrotherapy Association (“CHA”)            Institute of Registered Veterinary and Animal Physiotherapists (“IRVAP”)            International Association of Animal Therapists (“IAAT”)            International Veterinary Chiropractic Association (“IVCA”)            McTimoney Chiropractic Association            National Association of Registered Canine Hydrotherapists (“NARCH”)            National Association of Veterinary Physiotherapists (“NAVVP”)</p>	<p>Complementary treatment not recommended by a vet.</p>
	<p>Complementary treatment carried out by a person who is not a vet or an approved specialist.</p>
	<p>Any conditions which showed signs or symptoms in the waiting period of your policy.</p>
	<p>Any amount higher than your policy maximum benefit limit.</p>
	<p>Any claims relating to the vet fee’s exclusions.</p>
<p>Acupuncture.</p>	
<p>Physiotherapy (including Laser, Pulsed Magnetic Field, Shock Wave therapies).</p>	
<p>Chiropractic manipulation.</p>	
<p>Herbal medicine.</p>	
<p>Homeopathy.</p>	
<p>Hydrotherapy and osteopathy treatments.</p>	

## 1.4 Behavioural Treatment

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

Covered	Not covered
<p>Behavioural treatments if they are carried out by a vet or a specialist certified by the following:</p> <p>Association of Pet Behaviour Counsellors ("APBC") Canine and Feline Behaviour Association ("CFBA") Certified Clinical Animal Behaviourist ("CCAB")</p>	<p>Any behavioural conditions that you can prevent by normal puppy training and socialisation.</p> <p>Any costs relating to your pet needing to stay and receive training or treatment at a residential training or behavioural centre.</p> <p>Any conditions which showed signs or symptoms in the waiting period of your policy.</p> <p>Any amount higher than your policy maximum benefit limit.</p> <p>Any claims relating to the vet fee's exclusions.</p>

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

The cover limit for this section is £1.5M, £2M or £2.5M per policy year.

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

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

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

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

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

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



# Section 3: Your Pet Passing Away

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

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

In order to claim for this section:

- You must provide us with a statement from your vet stating the date and cause of death.
- If your pet is a pedigree breed, we require you to send us a copy of the original breed club registration documents, including the pedigree certificate, and original receipt.

Covered	Not covered
Euthanising your pet up to the cover limit if recommended by a vet as a result of an illness that first showed clinical signs or injuries during the policy year.	Death from injury or illness that occurs whilst outside of the UK.
Burial or cremation up to £150 only.	If your pet dies from or as a result of pregnancy, breeding or giving birth.
And, if your pet is under the age of 9 years old: <b>Either</b> The amount you paid for your pet if you have a receipt, <b>Or</b> The market value of your pet at the time that it died, if you do not have a receipt but can provide reasonable evidence that it was purchased.	If your pet is euthanised because it is aggressive unless an illness or injury covered by this insurance caused the aggression.
	Any conditions which showed signs or symptoms in the waiting period of your policy.
	If your pet is euthanised following an order by a Government, local authority or any person who has the legal authority to make the order.
	If, as a result of being left unattended in a motor vehicle, your pet dies due to extremes of temperature.

### 3 Your Pet Passing Away [continued]

Not covered
Any amount for pet memorials, gifts, keepsakes, caskets or urns.
Post-mortem fees.
Any amount unless your vet certifies that your pet has died.
Death as result of neglect even if you or someone in control of your pet is not prosecuted under the Animal Welfare Act.
Death as a result of you causing malicious harm to your pet.
Any amount higher than your policy maximum benefit limit
Any claims relating to the vet fee's exclusions.

## Section 4: Missing Pet

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

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

- You must report your pet as stolen or gone missing within 48 hours:
  - If your pet is a dog, the police or dog warden,
  - If your pet is a cat, your local rescue centre.
- For rewards and advertising costs, we will need you to provide a receipt for any reward offered.
- In the event your pet is found or returns home and we have made a payment to you under this section of cover, you must return the payment to us within 45 days of your pet returning home.
- If your pet is a pedigree breed, we require you to send us a copy of the original breed club registration documents, including the pedigree certificate, and original receipt.
- You must ensure that your pet is kept in a secure and appropriately fenced area or otherwise secured and all reasonable steps must be taken by you to prevent your pet escaping.

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

Covered	Not covered
Up to £50 in advertising costs (printing leaflets, posting online etc) for each policy year.	Death from injury or illness that occurs whilst outside of the UK.
Offering a reward for the safe return of your pet, up to the maximum benefit limit for this section.	If your pet dies from or as a result of pregnancy, breeding or giving birth.
	If your pet is over the age of 9 at the time it was lost or stolen.

## 4 Missing Pet [continued]

Covered	Not covered
<p><b>In the event your pet is not found within 90 days, you can request:</b></p> <p><b>Either</b> The amount you paid for your pet up to the maximum benefit limit if you have the receipt and your pet was under the age of 9 at the time it was lost or stolen,</p> <p><b>Or</b> The market value of your pet at the time that it was lost or stolen, if you do not have a receipt but can provide reasonable evidence that it was purchased and your Pet was under the age of 9 at the time it was lost or stolen.</p>	<p>Any reward if your pet is found by:</p> <ul style="list-style-type: none"> <li>● You,</li> <li>● An immediate family member,</li> <li>● A close friend,</li> <li>● Anyone who is employed by or lives with you,</li> <li>● Anyone who was caring for your pet when they were lost or stolen,</li> <li>● Anyone who is in collusion with the person who stole your pet.</li> </ul>
	<p>Any claim or costs or incident that happened in the waiting period of your policy.</p>
	<p>Any claims outside the UK.</p>
	<p>If you abandoned your pet.</p>
	<p>If your dog has not been microchipped.</p>
	<p>If your pet was taken by someone to obtain a ransom payment from you.</p>
	<p>If your dog was left unattended in a public place or in an unlocked vehicle or deemed not to have been under due control.</p>
	<p>If your pet was seized on welfare grounds.</p>
	<p>If your dog is left unattended in a property or area, unless:</p> <ul style="list-style-type: none"> <li>● it's in a property with external doors and windows that are locked and the keys cannot be seen from outside, or</li> <li>● there is a secure area with a barrier around the outside that is at least 4 feet high with any gates closed and locked.</li> </ul>

# Section 5: Boarding Fees

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

In order to claim for this section:

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

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

# Section 6: Travelling in the EU

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

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

# Section 7: General Policy Exclusions

These are your policy exclusions and are applicable to all sections of your coverage.

<b>The following exclusions apply to the entire policy and each section of cover. We will not pay:</b>
Any claims relating to any pets not named in the Schedule.
For the excess stated in the Schedule.
Any pre-existing conditions or any claims costs relating to the applicable waiting period as listed in the Schedule.
Any claims made where either the incident and/or treatment claimed for occurred outside of the policy year.
Any claims under any section of cover for which the premium has not been paid.
Any claims against a dog that has a history of attacking or biting anyone or another animal.
Any claims against a dog that is kept or lives on premises which sells or supplies alcohol.
Any claims covered by any other insurance unless the other insurance cover has been fully used.
Any claims where you, an immediate family member, your agents, employees or anyone living with you have not adhered to the laws applicable to you or your pet.

## 7 General Policy Exclusions [continued]

These are your policy exclusions and are applicable to all sections of your coverage.

<b>You need to take good care of your pet, if you don't we will not pay for any:</b>
Claims resulting from malicious or wilful injury or gross negligence caused to your pet by you or anyone living with you.
Claims where your pet has received medication which has not been prescribed or recommended by your vet or where you have not followed instructions on how to administer the medication correctly.
Claims resulting from intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter.
Claims resulting from you not taking reasonable steps to prevent your dog from escaping or straying from your property, or not keeping your dog on a lead in any area that contains vehicles or where a road is visible.
Claims if you are not complying with the UK Animal Health and Animal Import legislation.
Claims if your pet suffers from a notifiable disease as defined in the Animal Health Act 1981/2002 and/or in the Animal Health and Welfare Act 1984, or any sexually transmitted diseases, Rabies, or Aujeszky's Disease or Leishmaniasis.
Any costs, loss, illness, injury, damage, death or legal liability directly or indirectly caused by: <ul style="list-style-type: none"><li>● An epidemic, pandemic or other such health warning, and declared as such by the Department of Environment, Food and Rural Affairs ("DEFRA"), and/or the Animal &amp; Plant Health Agency ("APHA") and/ or the World Health Organisation;</li><li>● Arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring;</li><li>● Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.</li></ul>
Costs relating to the destruction of your pet by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.
Any costs and compensation if your pet is euthanised under a court order of the Animal Health Act 1981/2002 and/or Animal Health and Welfare Act 1984.



## 7 General Policy Exclusions [continued]

Any costs as a result of restrictions put on your pet by the DEFRA and/or APHA.
Any claims resulting from your pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.
Any legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the United Kingdom.
Any losses, damages or liabilities, cost or expenses of any kind caused directly or indirectly by war, civil war, invasion, insurrection, rebellion or revolution.
Any claims arising from radiation, nuclear explosion, or pollution of air, soil and water.
Any claims or liabilities directly or indirectly caused by or contributed to, by or arising from: <ul style="list-style-type: none"><li>● Ionising radiations or contamination by radioactivity from any nuclear fuel or from any waste from the combustion of nuclear fuel,</li><li>● The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.</li></ul>
Claims relative to the radioactive, toxic, explosive or other hazardous properties of any nuclear installation or part of any nuclear installation.

## 7 General Policy Exclusions [continued]

<b>Dogs - Any of the following dogs are excluded from coverage:</b>
Any dogs used for business, commercial, trade or working purposes.
Any dogs who are used or trained for purposes other than as a domestic or household pet.
Any dogs used for breeding.
Any dogs used as gundogs, or used for or in connection with shooting, pointing, field work or for the purposes of hunting of any kind.

<b>Dogs - Any of the following breeds and any dogs mixed or crossed with these breeds are excluded from coverage:</b>
Pit Bull Terrier, Japanese Tosa/Tosa Inus, Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff), or Fila Brasileiro.
Any breed that isn't an option to select when you buy your policy.
Any breed or any dogs mixed or crossed with the breeds listed in our <a href="#">excluded breed list</a> .
Including any "type", as defined in the Dangerous Dogs Act 1991, considered to match the description of a prohibited "type"; any breed crossed with the above; and any other breed or type deemed to be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991.

## 7 General Policy Exclusions [continued]

<b>Cats - Any of the following cats are excluded from coverage:</b>
Any cats used for business, commercial, trade or working purposes.
Any cats who are used or trained for purposes other than as a domestic or household pet.
Any cats used for breeding.
Any breed that isn't an option to select when you buy your policy.
Any cats who are a hybrid between a wild cat (Serval or Savannah) and a domestic cat (also known as F1 cats).
Asian Leopard Cats and any crossbreeds of Asian Leopard Cats.

**There are some additional breeds and crossbreeds we do not cover, these are updated from time to time and the up-to-date list can be found at: [www.napo.pet/excludedbreeds](http://www.napo.pet/excludedbreeds)**

# Section 8: General Policy Terms and Conditions

## How to make a complaint

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

Once we have received your complaint, we will reply confirming receipt within 5 working days and we will do our best to resolve the issue within 4 weeks.

In the event we cannot resolve your complaint within 4 weeks, we will let you know when you can expect an answer.

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

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

You must refer your complaint to the FOS within 6 months of the date of our final response letter.

The FOS details are:

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

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

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

**Telephone:** 0800 0234567 or 0300 1239123

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

## **Payment of the annual premium**

Your policy is an annual insurance contract. To obtain the full benefit of the contract, you must pay the total yearly premium either in one payment or monthly instalments.

## **Renewing and adjustments to your policy**

- Your policy is a yearly contract of insurance with no guarantee that we will offer a new contract each year. If we offer to renew your policy, we may change your premium, amend your policy terms and conditions, the excess and the cover limits.
- If we hold current and valid payment details for you and we offer to renew your policy, your cover will automatically renew.
- You accept that we will use the payment details you have previously given us to continue to take payment(s) from your bank account or credit/debit card.
- If you do not want your policy to automatically renew you must tell us.
- We will contact you 1 month before the end of your policy year to inform you of whether we will be offering to renew your contract and, if so, any changes to your contract for the next year.
- You can downgrade your policy to a product with a lower maximum benefit at any time but please note that the new reduced limits will be applicable to your policy immediately.
- You can only upgrade your policy to a product with a higher maximum benefit at renewal. Please note that any conditions, signs or symptoms, or treatment started before your upgrade will not benefit from the increase in cover. Also, the applicable waiting periods will apply to your upgrade (e.g. accidents will remain under the previous cover limit for 24 hours, and illnesses will remain under the previous cover limit for 10 days).

## **Cancelling your policy**

- If any premium payments are not made, we will notify you by email the following business day.
- If payment is still not made, we will notify you by email the following week and, if payment is still not made, we will notify you by email and text 2 weeks and 4 weeks after payment is due (with a warning that your policy will be cancelled should this not be paid), following which the policy will be cancelled within 48 hours if payment remains outstanding.

## **Cancelling your policy [continued]**

- If any premium payments are not made, we will notify you by email the following business day.
- If payment is still not made, we will notify you by email the following week and, if payment is still not made, we will notify you by email and text 2 weeks and 4 weeks after payment is due (with a warning that your policy will be cancelled should this not be paid), following which the policy will be cancelled within 48 hours if payment remains outstanding.
- You can cancel your policy anytime at [www.napo.pet/dashboard](http://www.napo.pet/dashboard)
- You can cancel your policy in the first 14 days from the start date of your policy if you decide that you would not like to proceed with the insurance. In the event you take this option, we will cancel your policy and refund you any premiums paid.
- If you wish to cancel after 14 days, we will not charge you any further payments and we will provide you with a pro rata refund, based on any remaining days in the policy year.
- When your policy is cancelled, your rights cease immediately and no claims will be paid for incidents that occur after the cancellation date.

## **Ongoing illnesses**

Provided you remain continuously insured with Napo, and your premium payments are up-to-date, we will cover your pet for any illnesses or injuries that arise during your insurance with us regardless of whether they first occurred in an earlier policy year, at all times up to the policy maximum benefit limit.

Your policy does not cover:

- Accidents that occur in the first 24 hours of your policy start date with Napo.
- Any other claims that occur in the first 10 days of your policy start date with Napo.
- Any injuries, illnesses or behavioural disorders that your pet showed symptoms of, received treatment, medication or advice for in the 24 months before taking out your first policy with us.

## Conditions applying to your policy

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

- You must be aged 18 or over and a permanent resident in the UK.
- You must be the owner of your pet and it must live with you.
- You must have never been declined insurance for your pet or had your pet insurance cancelled by an insurer.
- You must not be legally banned from keeping animals.
- You must not have any unspent convictions for any kind of offence involving dishonesty, fraud or any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006.
- You must tell us within 1 month of any change if:
  - You move or change address,
  - You are no longer the owner of your pet,
  - Your pet does not live with you all the time.
- You must answer any questions we ask, honestly and to the best of your knowledge, when your policy starts, is changed or renewed.
- If you are eligible for any discounts (including staff discounts) for treatment carried out on your pet, this must be applied to claims submitted.
- If your policy is in joint names, both named policy holders accept either person can answer questions and both accept responsibility for the accuracy and honesty of the answers.

## Conditions applying to your policy [continued]

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

- At the start of your policy, your pet must be in good health and free from any illness, disease, injury or physical disability (except as declared by you and accepted by us).
- If your pet is unwell and shows signs of an injury or illness you must:
  - Arrange for a vet to examine and treat your pet as soon as possible,
  - Follow any advice your vet gives you.
- You agree that we can contact any third parties, including your current and previous vets, that we require information from, and that you must provide all information we reasonably request, in order to review a claim. If you or we are charged for that information, you agree that you will have to pay.
- You must vaccinate your pet as follows:
  - If your pet is a dog, we require you to keep it vaccinated against distemper, hepatitis, leptospirosis and parvovirus.
  - If your pet is a cat, we require you to keep it vaccinated against feline infectious enteritis, feline herpes virus, feline calicivirus and, if at risk, feline leukaemia virus.
  - Your vet must administer or supervise all vaccinations.
  - We do not accept homeopathic nosodes as a substitute for the recommended vaccines for your pet.
- You must take all reasonable precautions to maintain your pet's health, prevent the loss or theft of your pet, protect it from injury or illness, including following any advice from your vet regarding your pet's wellbeing and follow any instructions from your vet to reduce or increase your pet's weight to the recommended weight.
- You must take all reasonable precautions to prevent death or injury to another animal or person and damage to, or destruction of someone else's property.



## **Fraud**

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

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

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

## **Financial Services Compensation Scheme Protection**

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

## **The Insurer**

Casualty & General Insurance Company (Europe) Limited is registered in Gibraltar under company number 89400 with a registered address at Suite 3A, Centre Plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

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

## Personal data

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

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

## Applicable law and third party rights

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

## Language

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

## Making a claim

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

We will need you to complete each section of the claim form, and provide us with the requested documents, such as any invoices and your pet's history. We require all claims to be notified to us within 3 months of the first incident date you wish to claim for. Failure to do so may result in your claim not being covered.

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