

IGI INSURANCE COMPANY LTD

COVER

We hereby agree to indemnify the Policyholder during the currency of this Policy, up to a total limit of £750 in respect of Veterinary fees for any one single incident, subject always to the Terms, Conditions and Exclusions shown herein.

EXCLUSIONS

We will not pay for:

1. The first £25.00 of each and every claim.
2. Any illness giving rise to clinical signs prior to, or within 30 (thirty) days of the commencement of this insurance.
3. Routine examinations or check ups, including routine dental treatment.
4. Treatment in respect of teeth.
5. Diet or food supplements.
6. Any claim arising from malicious or wilful injury inflicted by, or from negligence of, the Policyholder or the Policyholder's family.
7. Any loss or damage arising directly or indirectly from infringement of United Kingdom animal health or importation legislation.
8. Any loss or damage arising directly or indirectly occasioned by or happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation, requisition or destruction of, or damage to, property by or under order of any government or public or local authority.

CLAIMS CONDITIONS

1. Written notice must be given to Us within thirty days of an event which may give rise to a claim or within 30 days of the commencement of a course of treatment.
2. If the Insured Animals are also covered under any other insurance at the time of a claim under this insurance, Our liability shall be limited to Our rateable proportion of any such claim or associated costs and expenses.
3. The Policyholder agrees that his veterinary surgeon, current or previous, is allowed to release information or records regarding the Insured Animal to Us and any charge made by the veterinary surgeon will be at the Policyholder's expense.
4. In the event of any disagreement between Your and Our veterinary surgeon an independent veterinary surgeon mutually agreed upon by both sides will be appointed to act as arbitrator and whose decision shall be binding.

GENERAL CONDITIONS

1. You must take proper care of your pet and arrange for it to have any routine preventative treatment carried out at your own expense.
2. Any fraud, mis-statement or concealment, either in the Proposal or in relation to any other matter affecting this Insurance, shall entitle Us to render this Insurance null and void and any monies which may have been paid by Us must be repaid in full immediately.
3. UK law allows the parties to choose the law applicable to this Policy. This Policy will be governed by and construed in accordance with English Law. We and You agree to submit to the exclusive jurisdiction of the English Courts.
4. If the total sum insured of £750 is reached in any one year of insurance, all cover under this policy will cease from that date.

CANCELLATION

We may cancel this Policy for any reason by giving written notice to You at Your last known address confirming that all cover will cease thirty (30) days after the date of Our notice. We will return a rateable proportion of any premium paid by You in respect of any unexpired cover.

You have the right to cancel this Policy at any time by giving Us written notice at Our Registered Head Office. Cancellation will be effective upon receipt of the written notice by Us. We will return a rateable proportion of any premium paid by You in respect of any unexpired cover subject to there having been no claims made.

CLAIMS PROCEDURE

If you wish to make a claim either contact the intermediary who arranged cover for you or contact IGI Insurance Company directly at the address given below. When submitting a claim form you must give your policy number.

COMPLAINTS PROCEDURE

It is always our intention to provide a first class service. However, if you have any cause for complaint you should in the first instance contact the intermediary who arranged this insurance for you. Should the matter not be resolved to your satisfaction please write to the Managing Director of IGI Insurance Company Limited, Minerva House, Spaniel Row, Nottingham, NG1 6EP.

Should you remain dissatisfied you can approach the Association of British Insurers at 51, Gresham Street, London, EC2V 7HQ. Please direct your complaint to the Consumer Information Department.