napo

Your Policy for [Pet name]

Read this document alongside your Insurance Product Information Document (“IPID”) and Terms of Business Agreement (“TOBA”).

PD v5.0.1

Contents

This is your Napo policy document. It tells you what is covered, how to make a claim, and who to contact if you need help. Keep it safe, you may need it later.

P. 3	Policy Schedule
P. 8	General Policy Terms and Conditions
P. 13 • **P. 13** • **P. 15** • **P. 17** • **P. 18**	Section 1 Veterinary Treatment • Section 1.1 Veterinary Treatment for Accidents and Illnesses • Section 1.2 Dental Treatment • Section 1.3 Complementary Treatment • Section 1.4 Behavioural Treatment
P. 19	Section 2: Third-Party Liability
P. 23	Section 3: Your Pet Passing Away
P. 25	Section 4: Missing Pet
P. 27	Section 5: Boarding Fees
P. 28	Section 6: Travelling in the EU
P. 29	Section 7: General Policy Exclusions
P. 33	Important Information

Welcome to Napo. This is your Policy Schedule:

You selected one of the policies below, up to the annual benefit limits shown.

Veterinary Treatment	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£12,000	£16,000
Dental Treatment	£1,000	£1,000	£2,000	£2,000	£2,000	£2,000	£2,000	£2,000	£2,000	£2,000
Complementary Treatment	£250	£250	£500	£500	£750	£750	£1,000	£1,250	£1,500	£2,000
Behavioural Treatment	£250	£250	£500	£500	£750	£750	£1,000	£1,250	£1,500	£2,000
Third-Party Liability*	£1.5M	£1.5M	£1.5M	£1.5M	£1.5M	£1.5M	£2M	£2M	£2.5M	£2.5M
Your Pet Passing Away	£500	£500	£1,000	£1,000	£1,500	£1,500	£2,000	£2,500	£3,000	£4,000
Missing Pet	£500	£500	£1,000	£1,000	£1,500	£1,500	£2,000	£2,500	£3,000	£4,000
Boarding Fees	£250	£250	£500	£500	£750	£750	£1,000	£1,500	£2,000	£2,000
Travelling in the EU	£500	£500	£1,000	£1,000	£1,500	£1,500	£2,000	£2,000	£2,000	£2,000

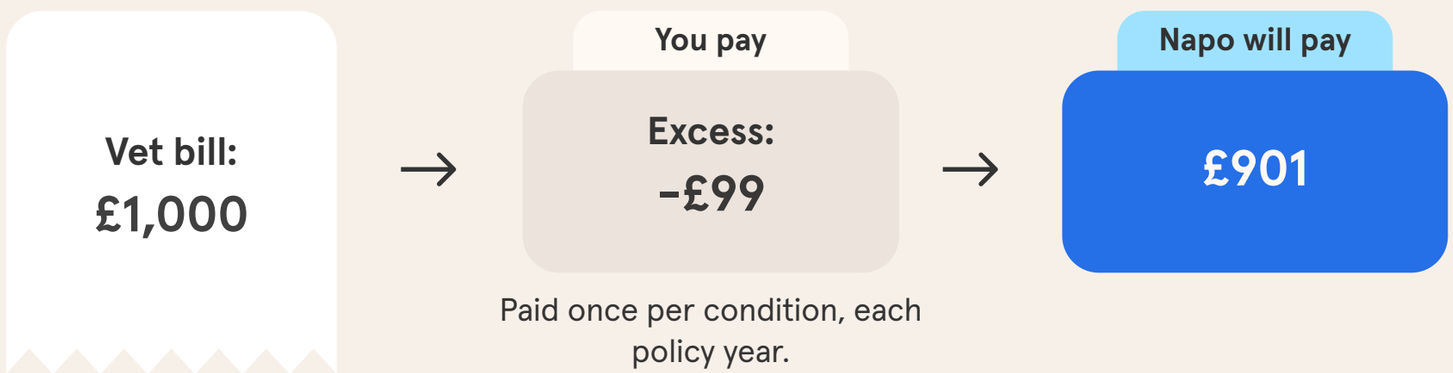
Third-Party Liability cover is not included in your policy if any of the following apply:

1. Your dog has shown signs of aggression.
2. Your dog is required to have a Certificate of Exemption under the Dangerous Dogs Act 1991.
3. We've told you that Third-Party Liability cover is not included.
4. Your dog is mixed or crossed with any of the breeds listed in this section for which we do not offer Third-Party Liability.

Excess

When you claim, you will pay the following excess:

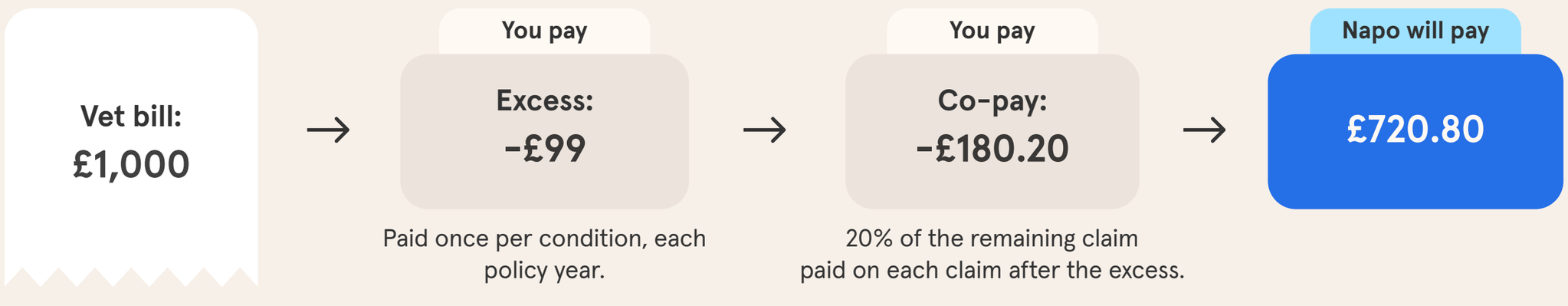
- Depending on the excess you chose, you pay £99, £199 or £249 per condition, per policy year. This applies to vet treatment, dental, complementary or behavioural treatment, cremation, euthanasia, or burial costs.
- You pay £250 for each third-party claim. This only applies if Third-Party Liability is included in your policy.



Co-Payment (Co-Pay)

In addition to any excess due:

- If you chose a lifetime co-payment, you pay 20% of each accepted vet claim. We deduct this from your payout. It doesn't reduce your annual cover limit.
- If you didn't choose a lifetime co-payment, a 20% co-payment applies automatically once your pet turns 9.



Waiting periods

A waiting period applies on new policies. It doesn't apply if you're renewing or switching from another insurer at the end of your policy year. It also does not apply if you have reached the end of a free introductory period from another insurer. Your pet must be insured with no gap right up to your start date with us. We'll ask you to prove this.

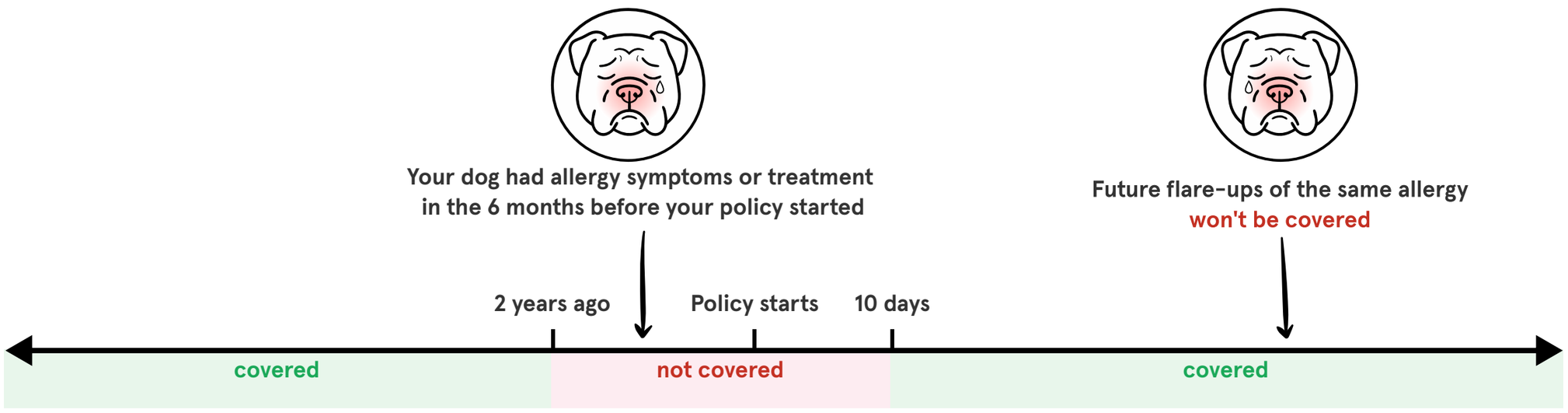
- You can only claim for accidents that happen more than 24 hours after your policy starts.
- You can only claim for illnesses when the symptoms start at least 10 days after your policy starts.
- For all other cover, you can only claim for events that happen after the first 10 days of your policy.

Pre-existing conditions

We do not cover pre-existing conditions. We cover **unexpected accidents, illnesses or behavioural disorder**.

A condition is pre-existing if any of the following happened in the 2 years before your policy start date:

- your pet showed symptoms of the condition;
- your pet received treatment for the condition; or
- a vet provided advice, investigations, medication or monitoring for the condition.



Taking good care of your pet

- You must take reasonable steps to keep your pet healthy, safe and secure. You must follow any vet advice about their health, wellbeing, diet, or weight.
- If your vet recommends a behaviourist, you must follow that advice within 3 months.
- You must take reasonable steps to prevent injury or death to other people or animals. You must also take reasonable steps to prevent damage to the property of others.

If you don't follow these rules, we may reduce the amount we pay on a claim, or not pay it at all. See the relevant sections for more details.

Making a claim

To submit a claim for any sections of your policy, please go to **www.napo.pet/dashboard**.

You have 6 months from the treatment date shown on the vet invoice to submit a claim. We won't cover claims outside this period, except at our discretion.

Making a complaint

We always aim to provide a first class service. If you have cause for complaint, any enquiry can be raised by:

- emailing a Customer Champion at **support@napo.pet**
- requesting a callback from a Customer Champion at the same email address
- writing to **Napo Limited, 2 Jubilee Place, London, SW3 3TQ**

You can find our full complaints procedure at **www.napo.pet/complaints**

We will confirm we've received your complaint within 5 working days. We will aim to resolve it within 4 weeks. If we can't resolve it in 4 weeks, we will tell you when to expect a response.

If we haven't resolved it within 8 weeks, we will write to explain why you've not received our final response. We will also give you information about the Financial Ombudsman Service ("FOS"). They provide a free and independent resolution service.

If you're not happy with our final response, you can refer your complaint to the FOS free of charge. You have 6 months from the final response letter being received in which to do so. The contact details are as follows:

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

Website: **www.financial-ombudsman.org.uk**
Email: **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.

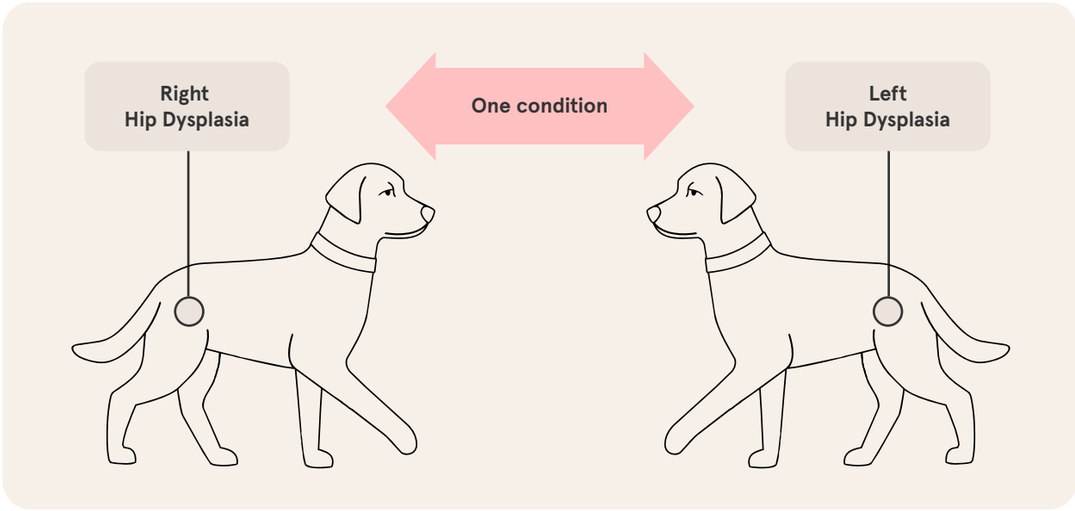
General Policy Terms and Conditions

Words with a specific meaning

Every time these words or phrases are used in this document, please refer back to this section for the meaning.

- **“Accident”** means a sudden, unexpected event that injures your pet.
- **“Aggression”** or **“Aggressive”** means your dog has injured, attacked, bitten, or shown aggression towards any person or other animal.
- **“Annual cover limit”** means the most you can claim under your policy within the policy year. Your limits are stated in your Policy Schedule on page 3.

- **“Bilateral condition”** means a condition that affects, or could affect, both sides of the body. Examples include ears, eyes, feet, knees, cruciate ligaments, shoulders and elbows. When we apply exclusions, limits, and excess, we consider all treatment for a bilateral condition as one condition. This applies regardless of when the treatment occurred. See also "related condition".



- **“Clinical signs”** or **“Symptoms”** mean any change to your pet's normal healthy state. This includes changes to their appearance, bodily functions or behaviour. It applies whether or not a diagnosis has been made.
- **“Condition”** means any illness or injury affecting your pet. It also includes any signs or clinical signs of an illness or injury.
- **“Dental check-up”** means a vet visit that includes a full examination of your pet's teeth and dental health. The vet must record the findings in your pet's medical history.
- **“Illness”** means any sickness, disease, or change to your pet's normal health. It does not include changes 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.

Words with a specific meaning [continued]

- **“Injury”** means physical damage or trauma caused by an accident.
- **“Maximum cover limit”** means the most you can claim under a specific section of your policy. Your limits are stated in your Policy Schedule on page 3.
- **“Policy year”** means the 12 months from when your policy starts. This is stated in your Schedule.
- **“Pre-existing condition”** means any of the following that happened in the 2 years before your policy start date: your pet showed symptoms of the condition; your pet received treatment for the condition; or a vet provided advice, investigations, medication or monitoring for the condition.
- **“Related condition”** means a condition linked to a recurring or previous illness or injury. It also includes conditions caused by a previous illness or injury. When we apply exclusions, limits, and excess, we consider all treatment for a related condition as one condition. This applies regardless of when the treatment occurred.
- **“Treatment”** means any examinations, consultations, advice, tests, scans, x-rays, medications, surgeries, hospitalisation, or nursing care. It must be recommended and carried out by a vet.
- **"UK"** or **"United Kingdom"** means England, Scotland, Wales and Northern Ireland.
- **“Vet”** and **“Veterinary surgeon”** means a person who is a registered member of the Royal College of Veterinary Surgeons ("RCVS").
- **“You”** or **“Your”** means the person named on this schedule.

Payment of the annual premium

- To get the full benefit of your policy you must pay the total annual premium. Your premium can be paid in monthly instalments or as a one-off payment.
- If you are paying monthly, your first payment is taken close to your policy start date. Payments will then be taken on the date you selected at policy purchase. If you do not pay the first premium, the policy will not be valid.
- If you miss a payment, we will attempt to contact you. If it is still unpaid after 4 weeks, we'll cancel your policy from the first day not covered by a payment.
- If you have any unpaid premiums when we pay a claim, we may deduct what you owe from your payout.

Renewing and adjustments to your policy

- Your premium will likely increase each year due to a range of factors - such as pet's age, rising veterinary costs and any claims made. While increases can sometimes be significant this ensures continued coverage for your pet's on-going conditions.
- Your policy runs for one year. There is no guarantee we will offer you a new contract each year. If we do, the premium, excess, cover limits and/or policy terms may change.
- If we have your payment details and offer a renewal, your cover will renew automatically. You agree that we will continue to use the payment details you gave us. If you do not want your policy to automatically renew you must tell us.
- We will contact you before the end of your policy year. We will tell you if we're offering to renew your contract. We will also tell you your new premium and flag any changes to your policy.
- You can downgrade to a lower annual cover limit at any time. The new lower annual cover limit will apply straight away.
- You can only increase your annual cover limit at renewal. Any conditions, symptoms, or treatment that started before the upgrade won't benefit from the higher annual cover limit. A waiting period applies before the upgrade takes effect. This is 24 hours for accidents, 10 days for illness.
- You can only add or remove lifetime co-payments at renewal. If you add them, the 20% contribution applies to all eligible claims from your renewal date. If you remove lifetime co-payments, any conditions that existed prior to the change will still have the 20% co-pay applied. A waiting period applies before the removal takes effect. This is 24 hours for accidents, 10 days for illnesses. Once your pet turns 9 years old all Napo policies include a 20% co-payment.

Eligibility

You must meet the following conditions to be covered by your insurance. If you don't, we may cancel your policy, reject your claim, or reduce your payout.

- You must be aged 18 or over and a permanent resident in the UK.
- You own your pet and live together at your permanent UK address that is not used for any commercial purposes.

Eligibility [continued]

- You have never had pet insurance refused or cancelled by any insurer.
- Your dog has never caused injury to, attacked, bitten, or shown aggression towards any person or other animal. This eligibility criteria does not apply if you have already notified us about previous incidents of aggression.
- Your pet is not and has never been used for breeding.
- Your pet is a domesticated breed and is not used for commercial or business purposes or for any monetary gain. They are not trained or used for any non-domestic purposes, including bite work, hunting, or shooting work.
- Your pet has never had Leishmaniasis.
- If your dog needs a Certificate of Exemption under the Dangerous Dogs Act 1991, you must follow all the rules. For example, you must neuter, muzzle, and keep your dog on a lead in public. If you don't, your policy will be void and your claims won't be paid.

You must tell us within one month if any of the above changes.

Cancelling your policy

Your rights:

You can cancel your policy anytime by:

- visiting **www.napo.pet/dashboard**.
- emailing a Customer Champion at **support@napo.pet.**
- requesting a callback from a Customer Champion at the same email address
- writing to **Napo Limited, 2 Jubilee Place, London, SW3 3TQ**
- If you cancel your policy within the first 14 days, we'll refund any premiums paid. If you have claimed, we will deduct the amount of any claims we've paid during that period.
- If you cancel after 14 days, we'll stop taking payments. We will also refund your unused premiums based on the cancellation date.
- Cover ends on the cancellation date. We won't pay claims for anything that happens after that.

Cancelling your policy [continued]

Our rights:

We may cancel your policy with at least 7 days' notice by email, if there's a valid reason. Valid reasons for cancellation include, but are not limited to:

- Non-payment of premiums
- Where we reasonably suspect fraud
- Where you don't provide the information or evidence we need, and this affects our ability to process a claim or defend our interests
- Where you intentionally didn't give complete and accurate answers to our questions to the best of your knowledge.

If we cancel, we'll refund the unused portion of your premium. We may keep the premium if we're entitled to under the Consumer Insurance (Disclosure and Representations) Act 2012. We may keep the premium if fraud applies.

If we find evidence of fraud or serious non-disclosure, we can backdate the cancellation. This may mean your policy is treated as void from the start.

Third Parties & Policy Changes:

You agree that we can contact third parties in order to review a claim. This includes your current and previous vets. You must provide any information we reasonably ask for. If there is a charge for obtaining that information, you agree to cover that cost. If we cannot get this necessary information, this may delay our assessment of the claim, or we may not be able to assess it at all.

Following a claim, you agree that we may pursue a claim against any responsible party in your name. We will do this where we believe there is sufficient evidence of their legal liability. You must assist us fully and not admit liability or settle any such claim without our written consent.

We may need to make changes to your policy while it's active. This could be to fix errors or omissions, or to meet new legal or regulatory requirements. We'll always let you know in writing before any changes take effect.

Section 1: Veterinary Treatment

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

1.1 Veterinary Treatment for Accidents and Illnesses

- If your pet is ill or injured, we'll pay for vet treatment up to your annual cover limit. We will only pay for treatment recommended and carried out by a vet.
- Some treatments are reviewed by our vet adviser. We only cover fees we consider reasonable and essential.
- If you received a discount on treatment, this discount must be applied before you submit your claim. This includes staff discounts.
- Bilateral and related conditions count as one condition for the purposes of exclusions, limits and excess.

Covered
Treatment your pet receives from a vet for an illness or injury occurring during the policy year.
Fees for euthanasia up to £250. It must be recommended by a vet as a result of an injury or illness that first showed clinical signs after the policy waiting period.
Burial or cremation up to £150 only.
Food prescribed by your vet to treat any illness or injury. This is covered up to £200 per policy year.
Prosthetic treatments. This includes hip, elbow, and patella groove replacements, and eye lens implants.

Not covered
Any accidents that occur within the applicable waiting period or before your policy start date.
Any pre-existing conditions.
Any conditions that showed symptoms or occurred during the waiting period of your policy.
Any treatments not carried out in the UK, other than treatment covered under Section 6: Travelling in the EU.
Anything that is not the result of an accident or illness. This also includes anything not deemed veterinary treatment, such as post-mortem fees, memorials, gifts, caskets, urns, or keepsakes.
Any treatments that are excessive or not essential for your pet's wellbeing.

1.1 Veterinary Treatment for Accidents and Illnesses [continued]

Covered
A second opinion from a referral vet or qualified therapist. Covered only if we have approved this before treatment starts.
Complications arising from routine treatment provided by a vet.
At home treatment if your vet confirms that moving your pet would worsen the condition. This must be due to the seriousness of their condition.
Your pet's stay at a vet practice, if their treatment can only be given there.
Out of hours fees, unless your vet advises you to wait for normal vet hours.

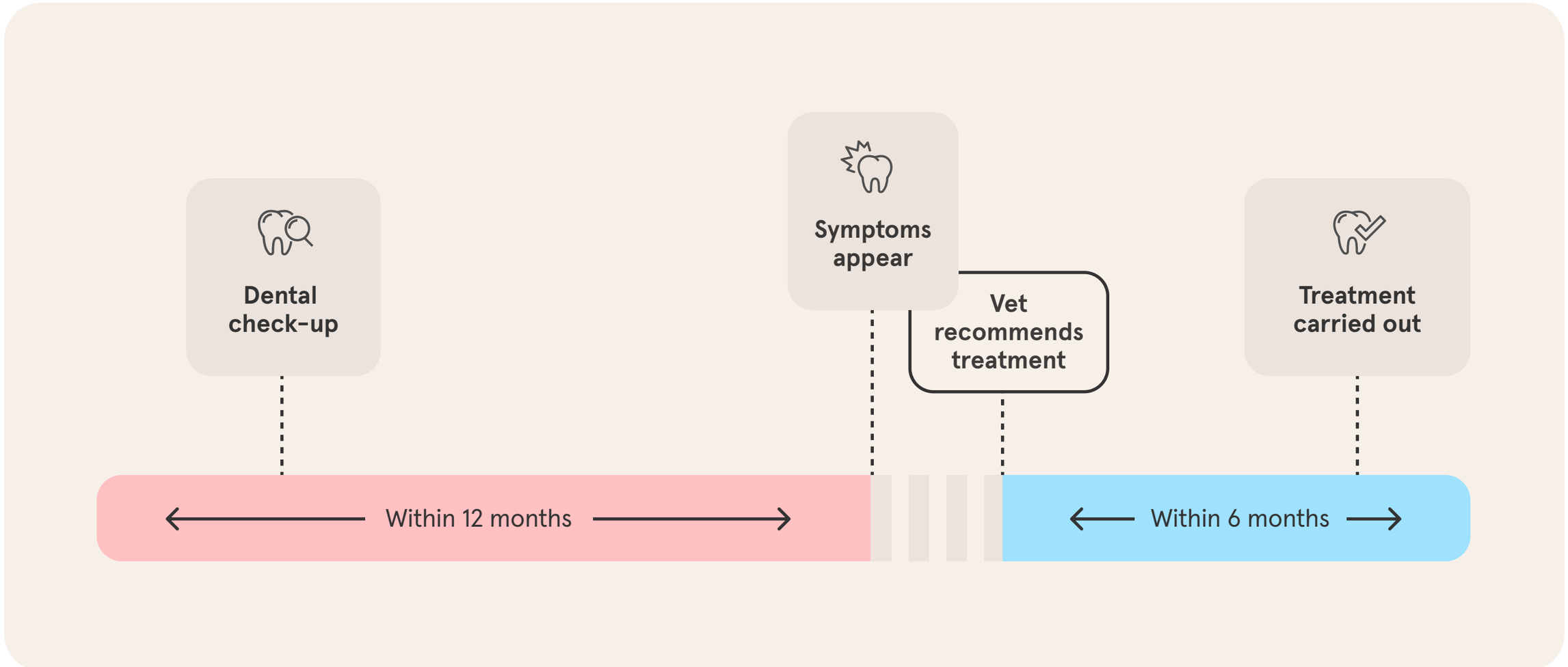
Not covered
Any costs relating to breeding, pregnancy, or birth. This includes any complications that arise as a result.
Any costs for preventative, cosmetic, elective, or routine treatment. This includes worming, flea treatment, grooming, bathing, nail clipping, dematting, vaccinations, spaying and castration. We also don't cover costs that arise from not carrying out preventative or routine treatment.
Stem cell, gene therapy or organ transplants.
Any prosthetic treatments that are not specifically listed as covered.
Any at home treatments or home visits by your vet. Unless your vet confirms your pet could only be treated at home. This must be due to the seriousness of their condition.
Your pet's stay at a vet practice, unless their treatment can only be given there.
Any administration costs or fees charged by your vet.
Any costs for importing medication.
Additional fees for urgent laboratory tests. Unless your pet is immediately at risk from a life-threatening condition.
Any costs for transporting your pet to a vet practice. This includes travel between vet practices or within a vet practice group.
Any emergency, transport, or at-home treatment costs. Unless explicitly recommended by your vet for the health of your pet.
Any costs where you haven't provided us with an itemised invoice for the treatment.
Any treatment for an illness you failed to vaccinate against. See General Exclusions for the full list.

1.2 Dental Treatment

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

To claim for dental treatment, your pet must:

- have had a dental check-up in the 12 months before symptoms appeared.
- received treatment within 6 months of the vet's recommendation.



1.2 Dental Treatment [continued]

Covered
Dental treatments recommended and conducted by your vet.
Dental treatment due to an accident.
Dental treatment due to an illness such as general dental disease. This includes tartar removal, root canals, or dental extractions.

Not covered
Any dental treatment if your pet hasn't had a dental check-up in the 12 months before symptoms appeared.
Any pre-existing conditions.
Any conditions that showed symptoms or occurred during the waiting period of your policy.
Any dental treatment that wasn't carried out within 6 months of your vet saying your pet needed it, unless your vet confirms they couldn't do it in time.
Any dental treatments not prescribed by a vet.
Any cosmetic or elective dentistry.
Any routine or preventative dental care, even if recommended by your vet. This includes descaling, polishing and cleaning your pet's teeth.
Any claims relating to crowns.
Any claims excluded under Section 1.1 Veterinary Treatment for Accidents and Illnesses.

1.3 Complementary Treatment

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

Covered
The following therapies are covered under this policy: Acupuncture. Physiotherapy (including Laser, Pulsed Magnetic Field, Shock Wave therapies). Chiropractic manipulation. Herbal medicine. Homeopathy. Hydrotherapy and osteopathy treatments.
Complementary therapy treatment recommended by a vet and carried out by a vet or one of the following approved specialists: 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 (“NAVP”) Register of Animal Musculoskeletal Practitioners (“RAMP”)

Not covered
Any complementary treatment not recommended by a vet.
Any complementary treatment carried out by a person who is not a vet or an approved specialist.
Any conditions which showed signs or symptoms in the applicable waiting period of or before the start of your policy.
Any claims excluded under Section 1.1 Veterinary Treatment for Accidents and Illnesses.

1.4 Behavioural Treatment

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

Covered
Behavioural treatments if they are recommended by a vet and carried out by a vet or a specialist certified by the following: Association of Pet Behaviour Counsellors (“APBC”) Canine and Feline Behaviour Association (“CFBA”) Certified Clinical Animal Behaviourist (“CCAB”) International Canine Behaviourists (“ICB“) Association of INTODogs (“INTODogs”)

Not covered
Any behavioural conditions that you can prevent by normal pet training and socialisation.
Any costs relating to your pet needing to stay and receive training or treatment at a residential training or behavioural centre.
Any conditions which showed symptoms before the start date of your policy or in the applicable waiting period of your policy.
Any claims excluded under Section 1.1 Veterinary Treatment for Accidents and Illnesses.
Any claims relating to behavioural issues recommended by your vet where treatment was not started within 3 months.

Section 2: Third-Party Liability (dogs only)

This section covers third-party damages and legal costs. It applies if you or your immediate family are found liable for your dog causing death, injury, or property damage. We also cover situations where an unpaid friend or family member is looking after your dog when the event occurs. Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

In order to claim for this section:

- You must notify us immediately of any claim made against you.
- You must request our written permission if you want to negotiate with any third-party. This includes admitting responsibility, offering, paying, settling, or agreeing to pay any claims or costs.
- You must tell us straight away of any pending legal proceedings, inquests, fatal accidents, or injuries.
- You must send us any correspondence and/or documents you receive in relation to an event straight away. You must provide them to us before you reply.
- You agree to help us establish in detail what happened in relation to an incident. This includes written statements, witness details and court attendance if needed.
- You agree that we can conduct the defence or settlement of any claims under this policy on your behalf.
- If we ask, you must help us defend or take any legal action relating to your policy with us.
- If you have other relevant active insurance policies, you must report the incident to those insurers first. Then provide us with the insurer's full details, including the insurer's name and your policy number.

Third-Party Liability cover is not included in your policy if any of the following apply:

1. Your dog has shown signs of aggression.
2. Your dog is required to have a Certificate of Exemption under the Dangerous Dogs Act 1991.
3. We've told you that Third-Party Liability cover is not included.
4. Your dog is mixed or crossed with any of the breeds listed in this section for which we do not offer Third-Party Liability.

2 Third-Party Liability (dogs only) [continued]

We do not provide Third-Party Liability cover for any of the following breeds. This includes any dogs mixed or crossed with the following breeds:

- Akbash
- Ainu
- Akita
- Alapaha Blue Blood Bulldog
- American Akita
- American Bandogge
- American Bulldog
- American Bully Classic
- American Bully Exotic
- American Bully Pocket
- American Bully Standard
- American Bully XL
- American Pit Bull Terrier
- American Staffordshire Bull Terrier
- American Staffordshire Terrier
- Anatolian Karabash
- Anatolian Shepherd
- Anglican Bulldogge
- Argentinian Mastiff
- Azores Cattle Dog (Cão de Fila de São Miguel)
- Bakharwal
- Boerboel
- Brazilian Mastiff
- Bucovina Shepherd Dog
- Bully Kutta (Pakistani/Sindhi/Indian Mastiff)
- Ca de Bou
- Canarian Mastiff
- Canary Catch Dog (Perro de Presa Canario)
- Cane Corso
- Caucasian Shepherd Dog
- Chinese Chongqing
- Chow Chow
- Dogo Argentino
- Fila Brasileiro
- Gull Dong
- Hokkaido
- Indian Pariah Dog
- Irish Staffordshire Bull Terrier
- Japanese Akita
- Japanese Mastiff
- Johnson American Bulldog
- Kai Ken
- Kangal Shepherd Dog
- Karabash
- Koolie
- Korean Jindo
- Northern Inuit
- Phu Quoc Ridgeback (Chó Phú Quốc)
- Pit Bull
- Pit Bull Mastiff
- Pit Bull Terrier
- Romanian Raven Shepherd Dog (Ciobănesc Românesc Corb)
- Saint Miguel Cattle Dog (Cão de Fila de São Miguel)
- Seta
- Shar Pei
- Shikoku (Kōchi-ken)
- South African Mastiff
- Spanish Alaunt (Alano Español)
- Spanish Bulldog
- Spanish Hound (Sabueso Español)
- Tamaskan Dog
- Thai Bangkaew
- Thai Ridgeback
- Tibetan Mastiff
- Tosa
- Turkish Kangal Dog
- Uruguayan Cimarron (Cimarrón Uruguayo)
- Utonagan
- Vucciriscu
- Wolfdog F3, F4 or above (does not require wild animal license)

2 Third-Party Liability (dogs only) [continued]

Covered
Damages for bodily injury or property damage caused by your pet where you are legally responsible.
Your reasonable legal fees incurred in respect of any such liability.

Not covered
Any claims if your pet is not a dog.
Any claims or costs for an incident that happened before the start date of your policy or 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 have 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 you or your immediate family accepted liability without our involvement and approval. Unless the liability would exist without that agreement.
Any claims where the liability is covered by any other insurance policies.
Any claims where you made a relevant misrepresentation 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 tell us.
Any claims where advice from a breeder, rehoming centre, vet, or behaviourist about your dog has not been followed.
Any claims as a result of your dog's interaction with other animals, including worrying livestock.
Any claims if the incident happens in a place where dogs are not allowed.

2 Third-Party Liability (dogs only) [continued]

Not covered
Any claims whilst your dog is in transit by automotive vehicle, bicycle, or bicycle trailer.
Any claims that occur outside the UK.
Any claims resulting from illegal activity. This includes, but is not limited to, poaching or dog fighting.
Any claims where no legal liability is established.
Any claims resulting from your pet passing on a disease, infection, or virus to another animal or person. This includes, but is not limited to, Zoonotic Diseases.
Any claim if your dog is required to have a Certificate of Exemption from the Dangerous Dogs Act 1991.
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

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

This section covers the death of your pet during the policy year, if it's caused by a coverable accident or illness. If we pay a claim for this, your policy will be cancelled from the day after your pet's death. Any premium already paid for cover beyond the cancellation date will be refunded.

In order to claim for this section:

- You must provide us with a statement from your vet stating the date and cause of death.
- Your pet must have passed away before turning 9 years old.
- If the purchase price you can evidence is different from what you originally declared, we'll only pay the lower amount.

Covered
The amount you paid for your pet, up to the maximum benefit limit for this section. You must have the original receipt or provide reasonable evidence of the purchase, including a bank statement. The price evidenced must match what you told us when you bought your policy with us.

Not covered
Death from injury or illness that occurs whilst outside the UK.
If your pet dies from or as a result of pregnancy, breeding, or giving birth.
If your pet is euthanised because they are aggressive. This will not apply if an illness or injury covered by this insurance caused the aggression.
Any conditions which showed symptoms before the start date of your policy, or in the waiting period of your policy.
If your pet is euthanised under the Dangerous Dogs Act 1991, or as a result of an order issued by a government, local authority or an authorised person.
If your pet dies due to extremes of temperature after being left unattended in a vehicle.

3 Your Pet Passing Away [continued]

Not covered
Death as a 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 claims excluded under Section 1.1 Veterinary Treatment for Accidents and Illnesses.

Section 4: Missing Pet

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

If your pet goes missing, we'll pay towards advertising costs, and either a reward for their safe return or their purchase price if they're not found, up to your maximum benefit limit for this section.

In order to claim for this section:

- Your pet must have been missing for at least 24 hours.
- You must report your pet as stolen or missing within 24 hours of finding out. This means:
  - Notifying your vet
  - If your pet is a dog, then also report this to the police or dog warden
  - If your pet is a cat, then also report this to your local rescue centre
- For rewards and advertising costs, we will need you to provide a receipt for any reward offered.
- If your pet is found or comes home, and we've paid a purchase price under this section, you must return payment within 45 days. This does not apply to rewards and advertising costs.
- You must ensure that your pet is kept in an appropriately secure area. All reasonable steps must be taken by you to prevent your pet escaping.
- If you are required to have a Certificate of Exemption under the Dangerous Dogs Act 1991, you must comply with its requirements.

If the purchase price you can evidence for your pet is different from what you originally declared, we'll only pay the lower amount.

You can keep your policy active while your pet is missing, as long as you keep paying your premiums. If you cancel or stop paying, we won't refund any premiums that were paid before your cover ended.

4 Missing Pet [continued]

Covered
Up to £50 in advertising costs (printing leaflets, posting online etc.) for each policy year. Any claims for advertising will apply towards the maximum benefit limit for this section.
Offering a reward for the safe return of your pet, up to the maximum benefit limit for this section.
If your pet isn't found within 90 days, we'll pay what you paid for your pet, up to the maximum benefit limit for this section. You'll need the original receipt, or reasonable evidence, including a bank statement.

Not covered
If your pet is over the age of 9 at the time they were lost or stolen.
Any embryo or foetus that your pet might be carrying.
Any reward if your pet is found by: • You, an immediate family member, or a close friend • Anyone who is employed by or lives with you • Anyone who was caring for your pet when they were lost or stolen • Anyone who is in collusion with the person who stole your pet
Any claims or costs for an incident that happened before the start date of your policy or in the waiting period of your policy.
Any claims outside the UK.
If you abandoned your pet.
If your pet has not been microchipped.
If your pet was taken by someone to obtain a ransom payment from you.
If your dog was off-lead in a public place, in an unlocked vehicle or not under proper control.
If your pet was seized on welfare grounds or under the Dangerous Dogs Act 1991.
If your dog is left unattended in a property, unless all external doors and windows are locked.
If your dog is left unattended outside a property. Unless there's an appropriate and adequately secure barrier around the full perimeter with all gates locked.

Section 5: Boarding Fees

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section.

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 proof of the hospital stay. This can include, but is not limited to, copies of medical records.

Covered	Not covered
Your pet's stay at a licensed boarding kennel or cattery if either of the following apply. • You, or an immediate family member, needs to go into hospital unexpectedly. • You have to stay in hospital longer than expected following routine treatment or pregnancy complications.	If you or an immediate family member are in hospital for less than 3 days in a row.
	Any claims or costs for an incident that happened before the start date of your policy or in the waiting period of your policy.
	Any claims if the boarding kennel or cattery are not licensed.
	If an immediate family member is able to look after your pet.
	If you have to go into a nursing home or are recovering anywhere outside of a hospital.
	If you are going to the hospital for planned admission with no complications.

Section 6: Travelling in the EU

Check your Policy Schedule on page 3 for the maximum benefit limit applicable to this section. This section only applies if you're on holiday in the EU with your pet, apart from Iceland, Liechtenstein or Norway.

Covered
We'll cover emergency vet treatments under the terms of Section 1, up to the limits set out in this section.
We will cover unexpected quarantine costs for your pet while travelling in the EU with you if: • Your pet's microchip fails; or • Your pet has an illness and as a result is not allowed back into the UK.
We will cover unexpected accommodation costs for you and your pet, up to £100 per night. This is for a maximum of 14 days. It only applies if you miss your return travel to the UK because your pet needs emergency vet treatment while you're on holiday.
If your pet goes missing on holiday, we'll cover unexpected accommodation and transport costs whilst you try to find your pet up to £100 per night. This is for up to a maximum of 14 days. We will not provide cover beyond the original return date of your holiday.
We cover holiday cancellation costs if your vet advises emergency life-saving treatment for your pet. This applies if the advice is given in the 7 days before or during your holiday.

Not covered
Any period where your pet has been outside the UK for more than 90 days in a row, or over 180 days in total during the policy year.
Any costs already covered by another insurance policy, such as travel insurance. Unless that cover has already been fully used. You must give us full details of any relevant insurance you have.
Any costs related to a holiday within the UK.
Any quarantine costs if: • As a result of an illness or injury that first showed clinical signs before you travelled. • Your pet's microchip was not checked and found to be working properly in the 14 days before you travelled overseas.
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 an illness or injury that started before you booked your holiday.
Any claims or costs for an incident that happened before the start date of your policy or in the waiting period of your policy.
Any claims excluded under Section 1.1 Veterinary Treatment for Accidents and Illnesses, except for those related to treatment outside the UK. This section allows for claims on qualifying treatments within the EU.

Section 7: General Policy Exclusions

These are your policy exclusions and are applicable to all sections of your coverage. We will not pay:

For the excess stated in the Schedule.
Any pre-existing conditions or any claim or costs relating to the applicable waiting period as listed in the Schedule.
Any claims where the symptoms, incidents, or treatment happened outside your policy year.
Any claims if your premium for that period has not been paid.
Any claims against a dog that is kept or lives on premises used for any commercial purposes.
Any claims covered by any other insurance unless the other insurance cover has been fully used.
Any claims where you, or anyone in your household, or acting for you has broken an applicable law.
Any claims where your pet was harmed wilfully or as a result of gross negligence by you or someone in your household.
Any claims where your pet received medication that wasn't prescribed or recommended by your vet.
Any claims where you did not follow the instructions for giving a medication correctly.
Any claims or costs resulting from the intentional destruction of your pet. This includes destruction for the protection of livestock. This applies regardless of any order from a government, local authority or anyone with jurisdiction.
Any claims if you are not complying with the UK Animal Health and Animal Import legislation.
Any claims resulting from you not taking reasonable steps to prevent your dog from escaping or straying from your property. This also applies if you don't keep your dog on a lead near vehicles or a road.

7 General Policy Exclusions [continued]

Any claims if your pet has a disease listed under the Animal Health Act 1981/2002 or Animal Health and Welfare Act 1984. We will not pay any claims if your pet has any sexually transmitted diseases, Rabies, Aujeszky's Disease, or Leishmaniasis.
Any claims if you are legally prohibited from owning or keeping animals. This applies if you have an unspent conviction under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006. Your policy will also be void.
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.
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 a disease, infection, or virus to another animal or person. This includes, but is not limited to, Zoonotic Diseases.
Any claims resulting from you not following any of the rules of your Certificate of Exemption under the Dangerous Dogs Act 1991. For example, you must neuter your dog, muzzle them and keep them on a lead in public. You must contain your dog in a secure place to prevent escape. Your policy will also be void if you fail to follow any of the rules under your Certificate of Exemption.
Any legal expenses, fines and penalties connected with or resulting from a criminal court case or an Act of Parliament made in the UK.
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 costs, loss, illness, injury, damage, death or legal liability directly or indirectly caused by: • 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 & Plant Health Agency (“APHA”) and/ or the World Health Organisation; • Arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring; • Any action taken in controlling, preventing, suppressing, or in any way relating to any outbreak of such epidemic or pandemic.
Any claims arising from radiation, nuclear explosion, or pollution of air, soil and water.
Any claims caused directly or indirectly by ionising radiation, or radioactive contamination from nuclear fuel or nuclear waste. This includes any claims caused by the hazardous properties of any nuclear assembly or component.
Any claims relating to the hazardous properties of any nuclear installation or part of one.

7 General Policy Exclusions [continued]

Dogs – Any of the following dogs are excluded from coverage:
Any dogs used for commercial or business purposes or for any monetary gain.
Any dogs who are used or trained for any non-domestic purposes.
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.
Any dogs used for breeding.
Any dog that is not vaccinated against distemper, hepatitis, leptospirosis and parvovirus. We do not accept homeopathic nosodes as a substitute for the recommended vaccines for your pet.
Any dogs that were sold or permanently separated from their mother before 8 weeks of age.

Dogs – Any of the following breeds and any dogs mixed or crossed with these breeds are excluded from coverage:
Unless you have a valid Certificate of Exemption, any dog within the scope of the Dangerous Dogs Act 1991. This currently includes American XL Bully, Pit Bull Terrier, Japanese Tosa, Dogo Argentino and Fila Brasileiro. You must also follow all the rules under the Certificate of Exemption for the duration of your policy. If you don't provide us with a valid Certificate of Exemption, your claims won't be paid and your policy will be void.
Any breed that isn’t an option to select when you buy your policy.
Any dog that is not a domesticated breed or that may require a wild animal license in the UK. This includes, but is not limited to wolves, wolf hybrids (including Czechoslovakian/Dutch/Saarloos Wolfdog), and Australian Dingoes.

7 General Policy Exclusions [continued]

Cats - Any of the following cats are excluded from coverage:
Any cats used for commercial or business purposes, or for any monetary gain.
Any cats who are used or trained for any non-domestic purposes.
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.
Feral cats.
Any cat that is not a domesticated breed or that may require a wild animal license in the UK.
Any cat not vaccinated against feline infectious enteritis, feline herpes virus, feline calicivirus and, if at risk, feline leukaemia virus. We do not accept homeopathic nosodes as a substitute for the recommended vaccines for your pet.
Any cats that were sold or permanently separated from their mother before 8 weeks of age.

Important Information

About Napo

We are Napo Limited, a limited company registered in England and Wales (company number 13281620). Our registered address is 2 Jubilee Place, London, SW3 3TQ. We act for and on behalf of the insurer.

How we're regulated

Napo is a trading name of Napo Limited. We are authorised and regulated by the Financial Conduct Authority (ref: 994239).

Who underwrites our policy?

This policy is underwritten by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is registered in England and Wales. Their registered office is 1 Fen Court, London, UK, EC3M 5BN. Their company number is 13436330.

Great Lakes Insurance UK Limited is approved by the Prudential Regulation Authority. It's regulated by both the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859.

You can check this on the Financial Services Register by visiting; register.fca.org.uk.

ERGO Travel Insurance Services Ltd (ERGO TIS) acts as a Managing General Agent under delegated authority from Great Lakes Insurance UK Limited. ERGO TIS is a company registered in England and Wales under company number 11091555.

ERGO TIS is approved and regulated by the Financial Conduct Authority, registered under number 805870. They are located at 1 Fen Court, London, EC3M 5BN.

Fraud

Insurance fraud pushes up prices for everyone. We investigate any activities we suspect may be fraudulent, including if you, or anyone acting on your behalf:

- Give us information you know to be false or exaggerated when taking out or renewing your policy.
- Make a claim knowing it is false, dishonest, or fraudulently exaggerated in any way.
- Submit a statement or document in support of a claim that you know is false or incorrect.
- Make a claim for anything you have done deliberately or as a result of your negligence.
- Make a claim that involves your dishonesty.
- Give us reasonable grounds to suspect that you or anyone acting for you has acted fraudulently or dishonestly.

If you or anyone acting for you does any of the above, we won't pay your claims. We may also void or cancel your policies. If we void or cancel a policy for fraud you become ineligible to hold other Napo policies.

We may take legal action to recover money already paid. We may report fraud to the police and share information with the Insurance Fraud Enforcement Department ("IFED") and any other relevant authorities. We may share your information with other companies for the purpose of fraud detection.

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**.

How we use your information

At Napo, we respect your privacy and are committed to handling your personal information with care.

Napo Limited acts as a Data Controller for the personal data we collect and use. We collect and use your information to arrange and manage your policy, handle claims, prevent fraud and for business purposes related to our insurance services. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, or professional advisors. We may also share your information with regulators, the police, fraud prevention agencies or relevant government agencies.

For more information on how we use your data and your rights, please visit **www.napo.pet/privacy**

If you have any questions or wish to exercise your rights, email us at: **data@napo.pet**.

ERGO Travel Insurance Services Limited (ERGO TIS) also acts as a Data Controller for the personal data you provide, either directly or via our Data Processors. Our processing activities include policy issuance, claims management, customer service and business operations related to insurance services.

For more information, please visit: **www.ergotravelinsurance.co.uk/privacy-statement**

Great Lakes Insurance UK Limited (GLUK) also acts as a Data Controller for certain personal data we collect. GLUK is responsible for safeguarding this data in accordance with its privacy practices.

For more information, please visit: **www.munichre.com/Great-Lakes-Insurance-UK-Information-Notice**

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

This document is available in other formats, including braille, large print and audio. Just ask if you need a copy in a different format. We will always communicate with you in English.

napo