Protect yourself against unexpected treatment costs with

Pet Accidental Injury Cover

Only £2.95 per month
including insurance premium tax

For those moments in life that can’t be predicted
What is Accidental Injury Cover?
Accidental Injury Cover (AIC) is a low cost insurance plan designed for pet owners who want a simple product that suits their needs rather than full cover pet insurance. AIC provides you with peace of mind, knowing that, should your much loved pet suffer an injury caused by an accident and require treatment, AIC is there to help ease the worry of how you will pay for it.

Do I still need pet insurance if I have AIC?
AIC can complement a pet insurance policy but it is not a substitute for full cover pet insurance. AIC won’t cover treatment for illness, sickness or disease. AIC won’t cover pre-existing conditions or everyday pet healthcare needs.

What does AIC cover?
AIC will allow you to claim up to £5,000 per year against treatment for injuries caused by accidents, ensuring that you are able to provide your pet with treatment to get them out of pain or discomfort.

How much does AIC cost?
AIC costs just £2.95 per month, including Insurance Premium Tax.

How can I sign up for AIC?
Signing up for AIC is easy, just call us on 0800 587 2582 and we can set up your policy over the phone. Alternatively, just ask your vet about AIC next time you’re in the practice and they will give you a very simple form to complete.

Who is Simplyhealth?
We have been supporting customers with their everyday health needs for over 140 years. We administer pet health plans for over 2,000 veterinary practices, supporting pet owners all around the UK and helping almost one million pets to make the most of life through regular preventive healthcare.

Is AIC right for me?
This policy is suitable for pet owners who wish to insure their dog, cat or rabbit against the cost of treatment for an accidental injury. It is not suitable for pet owners who want to insure their pet for long term treatment or illness. This policy is not suitable for pets which are used in any profession, occupation or business.

We can only provide you with information on Simplyhealth’s products, and we will not give you any advice or a personal recommendation for these products. However, we think that these questions will help you decide whether or not this policy is suitable for you:
1) Are you looking for cover for your family pet (dog, cat or rabbit) towards treatment costs caused by accidents, ensuring that you are able to provide your pet with treatment to get them out of pain or discomfort? 
   - Yes
   - No
2) Are you comfortable buying cover that has financial limits and that treatment is limited to 12 months after the accident? 
   - Yes
   - No

If you have answered ‘No’ to the questions above we ask that you take a moment to decide whether or not this policy is really suitable for you.

Source British Veterinary Association website.
*RTA refers to a Road Traffic Accident.

Trauma is the most frequently attributed cause of mortality in cats of all ages.†
Pet Accidental Injury Cover Terms and Conditions

The full terms and conditions of the pet accidental injury cover. Please read them carefully to ensure the cover provided meets your requirements. The laws of England and Wales apply to this insurance contract. All information and communications to you relating to the policy will be in English.

This insurance applies in the United Kingdom, the Isle of Man, Channel Islands, and travels between these places unless endorsed otherwise.

This insurance contract is a rolling monthly contract that continues from one month to the next subject to advanced payment of that month's premium. The start date of the agreement is specified in your confirmation letter.

1. Definitions

We give certain words and phrases specific meanings in the policy rules. We use bold type to show you which these are and so we don't have to keep explaining what they mean.

When we refer to ‘you’ or ‘your’ in this document, we mean the policyholder.

When you see ‘we’, ‘us’ or ‘our’ we mean Simplyhealth.

Agreement: Veterinary Practice/Pet Owner Agreement

Animal: The dog, cat or rabbit covered by the Pet Accidental Injury Cover.

Injury: A specific accidental injury caused by external trauma.

Policy: Pet Accidental Injury Cover

Policy period: Each month that you pay the insurance premium.

Treatment: Any examination, consultation, advice, tests, X-ray, operation, surgery, nursing or care provided by a veterinary practice.

Vet: Qualified veterinary surgeon and Member of the Royal College of Veterinary Surgeons (MRCVS).

2. Schedule of benefits

1. What is covered

If your animal is injured during the policy period, we will pay you for the cost of treatment up to the policy limits: 1: up to 12 months from the date of your animal sustaining an injury covered by the Terms and Conditions of this policy, as long as you continue to pay. 2: up to a maximum of £2,500 for treatment of any one injury. 3: up to a maximum of £5,000 for all treatment in any 12 month period.

Whatever of the above sections happens first will be the limit that applies.

2. What is not covered

1. The first £5 of the cost of treatment of each injury

2. The cost of any treatment for an injury if the clinical signs are the same as the clinical signs of an injury that happened before the first membership period or we have already paid the cost of treatment for 12 months.

3. The cost of any medicines or materials prescribed or supplied to be used after the 12 month claim period has finished or maximum limits have been reached.

3. Policy conditions

You must follow all of these Policy Conditions to have the full protection of your policy. If you do not, and the condition you have not kept to relates to a claim, we may refuse your claim.

1. You must take reasonable care to protect your animal against injury. This includes but is not restricted to the following:

i) Prevention of the ingestion of non-food stuffs

ii) Avoiding unsuitable exercise areas

iii) The maintenance of a healthy weight within breed guidelines

iv) Exercise suitable to the breed

If there is a disagreement between you and us as to what reasonable care is, the details will be referred to an independent national welfare body or an independent vet mutually agreed upon. Both you and we agree to accept the findings of the independent review.

2. This insurance relies on you following the terms and conditions of this policy.

3. You cannot change the terms of this insurance unless we agree to the changes and endorse them on to your policy.

4. The cost of treatment for an injury that happened or showed clinical signs before the other animal is referred to a specialist veterinary practice or an Accident Agreement or that happened during any gap in insurance.

5. Treatment that is not carried out by a vet

6. Extra treatment costs for treatment outside usual surgical hours, unless an emergency consultation is necessary.

7. Cost of treatment for anything that cannot be wholly attributable to the result of an injury.

8. An injury that is of a recurrent nature whether due to the habits of the animal or due to the animal’s environment.

9. Claims for investigation and treatment of a dog’s cruciate ligaments or associated structures, including meniscus however the problem has been caused

10. The cost of laser, MRI and CT treatment or investigations.

11. The cost to hire a swimming pool, hydrotherapy pool or any other pool or hydrotherapy equipment.

12. The cost of hospitalisation that is not directly part of the treatment of an animal.

13. The cost of house calls unless moving an animal would damage its health.

14. The costs to cremate, bury or dispose of an animal.

15. The cost of treatment for an injury deliberately caused by the policyholder or a member of their family or anyone living with them.

16. The cost of treating any animal that is used or connected in any way with any profession, occupation or business.

17. Any animal less than eight weeks old.


19. Any costs caused because the Department for Environment, Food and Rural Affairs (DEFRA) have put restrictions on an animal.

20. Any loss caused by war, riot, revelation or any similar event.

3. Claims

How to claim

For a claim form please contact Simplyhealth on 0800 587 2582 or go to www.pethealthplans.co.uk/kl where you can download a form. Please send the claim letter with any relevant bills. When you submit your claim please also advise if you want settlement made to an independent national welfare body or to a named vet.

Simplyhealth will not guarantee the phone that we will pay the cost of treatment of an injury. You must send full details of the accident, injury and treatment. We will then write to you with our decision.

All claims should be notified to Simplyhealth within 60 days of the date of the injury.

5. Cancellation

1. Cooling off period

There is a 14 day cooling off period from the date these terms and conditions are issued. During this period, if you decide that the insurance does not meet your requirements you may cancel this policy by contacting us and we will refund the premium you have paid in full provided that you have not made a claim.

2. Cancellation outside the cooling off period

You may cancel cover at any time by contacting us. Cover will cease from end of the period for which we have received the Insurance Premium.

We reserve the right to cancel your policy by giving you 7 days’ notice in writing to you at your last known address. The cancellation will only be made by us in the event that you have been dishonest or fraudulent in any dealings with us or your vet has advised you have been negligent towards your animal.

3. Non payment of premium

If you fail to make a monthly payment, we will inform you accordingly and attempt to collect two payments in the following month. Insurance cover will cease from the date of the first failed payment and no claims for injuries sustained during this period will be paid.

The premium portion of the missed payment taken in the following month is classed as an administration fee to cover the additional costs of this process. If the double payment taken in the following month fails then you may not be offered further cover under this policy.

6. How we use your data

We need and use your data to:

• service the policy / contract that you have

• identify, analyse and calculate insurance risks

• improve our services to our customers

• comply with legal obligations which we are subject to

• protect our interests

• detect and prevent fraud

We and other companies within the Simplyhealth group may use your information to keep you informed about products and services that may be of interest to you, including from carefully selected third parties.

In order to provide our services under this policy we need to know, for example your name, address, date of birth. We may also take your phone number and email address. In order to take payments and to pay claims, we will also need your bank account details. When you make a claim, you consent to us processing personal medical details about you for that claim.

We may record and monitor both inbound and outbound calls for training and monitoring.
Personal data
Simplyhealth Access hold your data. If you have any questions about the personal data that we hold and how we use it, please write to:
The Data Protection Officer,
Simplyhealth Access
Hambleden House,
Waterloo Court,
Andover,
Hampshire
SP10 1LQ

Protecting your personal data
By law we must have measures in place to protect your personal data. As a result we have strict rules to protect the storage and use of all personal data. These rules apply to anyone who uses the personal data, even if they are not part of the Simplyhealth Group (we make sure that our contracts include clauses to protect personal data). We may send your personal data outside the European Economic Area. If we do this, we put contracts in place to ensure that your personal data will be kept confidential. Our processes also include protection for our buildings and IT systems. To check that these measures work we run independent audits on a regular basis.

Access to your personal data
We can give your personal data:
• to persons who provide a service to us or act as our agents
• to anyone to whom we may transfer rights and duties under this policy
• to persons who may record, use and give personal data to other insurers (such as to regulatory bodies), or if the law allows us to do so, or if the person who asks for the personal data has a lawful interest in seeing it

In these situations, we may send your personal data outside the European Economic Area. We keep your personal data for seven years after this policy has been cancelled. You have the right to see your personal data that we hold. You also have the right to ask us to amend any of your personal data that is incorrect. You can ask us to delete your personal data, or not use it in certain ways. You have the right to move, copy or transfer your personal data.

7. The financial services compensation scheme (fscs)
If we cannot pay claims, the Financial Services Compensation Scheme (FSCS) protects you if the FSCS is satisfied that we are unable to pay claims, the scheme will pay 90% of the value of valid claims. For more details please visit www.fscs.org.uk or contact the FSCS directly on 0800 678 1100 or 020 7741 4100.

8. How to make a complaint
If you’re not happy with the service you’ve received from us then please contact:
Simplyhealth
Victoria Road
Winchester
SO23 7RG
Tel: 0800 587 2582
Email: petinsurance@pethealthplans.co.uk

We’ll then investigate and issue a final response within eight weeks.
If you’re still not happy after you’ve received our final response, you can refer your complaint to the Financial Ombudsman Service (FOS) at:
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123.
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The FOS will only look at your complaint if you’ve given us the chance to resolve it first. Making a complaint to the FOS will not affect your legal rights.

If you bought the policy online and you wish to make a complaint, you can use http://ec.europa.eu/odr which is the European Commission’s Online Dispute Resolution (ODR) platform. The ODR platform will not resolve your complaint, but provides another way to access the FOS.

Simplyhealth is a trading name of Denplan Limited, which is an Appointed Representative of Simplyhealth Access, the insurer, for arranging and administering Pet Accidental Injury Cover. Simplyhealth Access is registered in England and Wales, company number 1981238. The registered office for these companies is Hambleden House, Waterloo Court, Andover, Hampshire SP10 1LQ.

Simplyhealth Access’ Financial Services Register number is 202183. Denplan Limited’s Financial Services Register number is 195821. You can check these on the Financial Services Register by visiting the Financial Conduct Authority’s website: https://register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.
Some helpful details

📞 0800 587 2582
🌐 www.pethealthplans.co.uk
✉️ petinsurance@pethealthplans.co.uk
🌐 @SimplyhealthVets
📍 Simplyhealth House, Victoria Road, Winchester, Hampshire, SO23 7RG