



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



Simplyhealth



3 in 4 vets
have seen dogs
injured by stick-
throwing in the
last year

90%
of vets

treated cats for injuries
caused by RTAs*,
falling from a height
and walking on
hot surfaces



Trauma is the
most frequently
attributed cause
of mortality in
cats of all ages.†

Source British Veterinary Association website.

*RTA refers to a Road Traffic Accident.

† Longevity and mortality of cats attending primary
care veterinary practices in England <http://journals.sagepub.com/doi/abs/10.1177/1098612X14536176>

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 an accidental injury only (not for illness)? 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.



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, the 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 Insurance policy.

Injury or injured: 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-rays, medication, 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,

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

2. What is not covered

1. The first £75 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.

4. The cost of **treatment** for an **injury** that happened or showed clinical signs before the date of the Insurance **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 surgery hours, unless an emergency consultation is necessary.

7. The cost of **treatment** for anything that cannot be wholly attributable to being 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 menisci 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.

18. Any **animal** that must be registered under the terms of the Dangerous Dogs Act 1991 and the Dangerous Dogs (Amendment) Act 1997.

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, revolution or any similar event.

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. You must arrange for your **animal** to be seen by a **vet** as soon as it is **injured**. If an **animal** is referred to another practice for specialist **treatment**, this must be agreed in writing by letter, fax or email by Simplyhealth before **treatment** is carried out.

5. If there is any disagreement between you and us about an **animal's treatment** an independent **vet** that both parties agree to will be appointed as an arbitrator. The arbitrator's decision will be binding on both parties.

6. If, when you claim, there is any other insurance under which you are entitled to payment, we will only pay our share of the claim. You must tell us the name and address of the insurance company and the number of the policy you hold with them.

7. You agree that if we ask another **vet** for information about an **animal** and the **vet** makes a charge for this you will pay the charge.

8. The period of 12 months or £2,500 benefit will always start or be calculated from the date in the **policy period** when the **injury** first happened no matter how many times a similar **injury** happens again in or on any part of your **animal's** body.

9. If a number of **injuries** or clinical signs are diagnosed as one **injury**, or it is found they are caused by, or related in any way to another **injury** or clinical sign, one period of 12 months or one £2,500 benefit will apply to the **treatment** received for all the **injuries** or clinical signs. The period of 12 months or the £2,500 benefit will start or be calculated from the date in the first **policy period** any of the **injuries** happened.

10. After we have paid:

- the cost of **treatment** for 12 months, or,
- the £2,500 benefit for an **injury** or clinical signs of an **injury**

We will not pay the cost of any more **treatment** for:

- the same **injury** or,
- the same clinical signs, or,
- an **injury** with the same diagnosis or clinical signs as the **injury** or clinical signs we have paid the limit for, no matter where the clinical signs or **injury** are noticed or happen in, or on the **animal's** body.

11. You agree to give Simplyhealth any reasonable information we ask for that relates to a claim for **treatment** of an **injury**.

12. If you (or anyone acting on your behalf) make a claim under your **policy** or obtain cover using information knowing it to be false or fraudulent, we can refuse to make payments for that claim and may declare the **policy** ineffective, as if it never existed. If we have already paid a claim we can recover that money from you where we have paid a claim which we later find is fraudulent, (whether in whole, or in part), we will be able to recover those sums from you and/ or take the appropriate legal action against you. The consequences of these actions could affect your ability to obtain any future insurance cover.

13. All policyholders must provide an up to date mailing address and email address.

4. Claims

How to claim

For a claim form please contact Simplyhealth on 0800 587 2582 or go to www.pethealthplans.co.uk/aic where you can download a form. Please send Simplyhealth the claim form with the relevant bills. When you submit your claim please also advise if you want settlement made to you or directly to your **vet**.

Simplyhealth will not guarantee on 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. This 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'll 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
Hambleton 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 agencies whose role is to prevent fraud)
- to persons that the policyholder appoints (such as a broker) in order to service this policy
- where we have a duty to provide that personal data (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. We will agree to any reasonable request unless it means that we cannot service this policy. To do this you'll need to contact the Data Protection Officer by writing to Simplyhealth Access, Hambleton House, Waterloo Court, Andover, Hampshire, SP10 1LQ.

You can change your mind about sharing your personal data with us at any time. But if this means that we cannot service this policy, we may have to cancel it.

If you're not happy with the way we use your personal data, you can contact our Data Protection Officer, or the Information Commissioner's Office (ICO). You can call the ICO on 0303 123 1113 or 01625 545 745, or email the ICO at casework@ico.org.uk Simplyhealth Access is registered as the Data Controller with the ICO, number Z9564932.

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 183035 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Denplan Limited is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business. Denplan Limited only arranges insurance underwritten by Simplyhealth Access. Denplan Limited is registered in England and Wales, company number 1981238. The registered office for these companies is Hambleton House, Waterloo Court, Andover, Hampshire SP10 1LQ. Denplan Limited and Simplyhealth Access are both members of the Simplyhealth group of companies.

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



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