



NatWest

Premier

Your Premier Pet Insurance Policy

Useful contacts

For changes to your policy:

0345 246 2105

(Lines are open 8am-8pm Monday to Friday and 9am-5pm on Saturday)

~ClientServices@directlinegroup.co.uk

To make a claim:

0345 246 2105

(Lines are open 24 hours a day, 7 days a week)

~PrivateInsuranceClaims@directlinegroup.co.uk

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Welcome to NatWest Premier Pet Insurance

Welcome to NatWest Premier pet insurance – providing you with an enhanced level of cover for your cats and dogs, and a personal one-to-one service.

NatWest Premier pet insurance provides a range of features and benefits to ensure your cats and dogs receive the special level of care they deserve.

- The option to cover all your pets under one policy with one renewal date
- Up to £8,000 towards your vet fees to treat any injury and illness, with no restriction on the number of claims you can make
- We can pay bills directly to the veterinarian so you can concentrate on getting your pet well again
- Up to £5,000 optional holiday cancellation cover should your pet require life-saving surgery whilst you are on holiday, or up to seven days before you travel

If you would like to speak to us about your Premier pet Insurance policy: Call **0345 246 2105** or email ~ClientServices@directlinegroup.co.uk

How to make a claim on your NatWest Premier pet insurance policy

We appreciate how stressful it is when a pet falls ill or gets injured so, should this happen, contact us as soon as possible and claims handlers will be assigned to your case. We will commence work on settling your claim, ensuring the minimum of inconvenience and paperwork.

Once your pet is receiving the treatment they need, you can then choose how you would like the claim settled.

For more information on how to make a claim, follow the procedures outlined under each section of cover. Please keep all receipts and invoices that you want to claim for. Assistance is available 24 hours a day, seven days a week.

If you need to make a claim: **Call 0345 246 2105.**

If you would like to contact us to discuss your ongoing claim, call **0345 246 2105** or email

~PrivateInsuranceClaims@directlinegroup.co.uk

Help when you need it most

Customer service

If you have any questions about your NatWest Premier pet insurance policy, or if you would like to talk to us about other NatWest Premier insurance products, call **0345 246 2105** or email ~ClientServices@directlinegroup.co.uk. Our lines are open between 8am-8pm Monday to Friday and 9am-5pm on Saturdays.

Just to let you know our consultants may receive a bonus if you purchase any cover with us.

Legal advice

For expert legal advice, contact us on **0800 533 5258**. Lines are open 24 hours a day, seven days a week.

Keeping your policy up to date

Should your circumstances change, whether you would like to include a new pet in your policy or you're moving house, NatWest Premier pet insurance has been designed to be flexible with your changing needs. To keep your cover up to date, call our dedicated UK customer service team on **0345 246 2105** or email ~ClientServices@directlinegroup.co.uk

NatWest Premier insurance, here for your insurance needs

In addition to pet insurance, our exclusive range of Premier insurance products also includes home, car and travel, as well as breakdown cover, each offering the same expert cover and a more personal level of service.

For your convenience, we offer the flexibility to meet your insurance needs bringing your cover together. This means one payment date and one renewal date.

For more information: **Call 0345 246 2105**

Or visit natwest.com/premierinsurance

Terms and conditions of your policy

NatWest Premier insurance is arranged by The Royal Bank of Scotland plc and underwritten by U K Insurance Limited.

This section gives full details of **your** cover. **You** should read it along with **your** schedule. Please keep all **your** documents in a safe place.

This policy is evidence of the contract between **you** and **us**, U K Insurance Limited, based on information **you** have given to **us**.

Please read **your schedule of insurance** and these policy conditions to make sure **you** know exactly what **your** insurance covers. Check all the policy details and **your** proposal confirmation, which sets out the information **you** have given **us**, carefully. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

In return for receiving and accepting the premium, **we** will provide insurance under this policy for the sections shown in the schedule as applying for the accident, injury, loss or damage which has happened in the **territorial limits** during the **period of insurance**.

You and **we** may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.

We have supplied this policy and other information to **you** in English and **we** will continue to communicate with **you** in English.

Meaning of words

Wherever the following words or expressions appear in **your** policy or schedule, they will have the meaning given here unless **we** say differently.

Accidental injury – damage to one or more parts of **your pet's** body as a result of one accidental cause.

Behavioural disorder – a change to **your pet's** normal mental or emotional state that could not be prevented by training.

Carrier – a transport company approved by the government to carry animals under the **Pet Travel Scheme**.

Clinical diet – food prescribed and supplied by a **vet** to treat a **condition**.

Coinsurance amount – the percentage amount of every claim which **you** must pay, for each separate **condition** and each separate **period of insurance**, as shown on **your** schedule. **We** work this out after taking off the **excess**.

Company (we, us, our) – U K Insurance Limited.

Complementary treatment – acupuncture, aromatherapy and homeopathy treatment carried out directly by a **vet** and physiotherapy, osteopathy, hydrotherapy and chiropractic **treatment** recommended by and carried out under the direction of a **vet**.

Condition – any injury, illness, disease or any symptoms or signs of injury, illness or disease, including related problems, no matter where these are noticed or happen in or on **your pet**.

Excess – the first part of every claim which **you** must pay, for each separate **condition** during each separate **period of insurance**, as shown on **your** schedule.

Journey – a holiday or trip to a qualifying country included in the **Pet Travel Scheme (PETS)** that starts and ends in the **United Kingdom** during a **period of insurance**.

Pet – the dog(s) or cat(s) named in **your** policy schedule.

Pet passport – the official UK Pet Travel Scheme documents provided by a **vet** who has the Government's authority to do so.

Pet Travel Scheme (PETS) – the U.K government scheme that allows **you** to take **your pet** to certain countries and re-enter the **United Kingdom** without **your pet** having to go into quarantine, as long as **you** have met the rules of the scheme.

Period of insurance – the time during which we give cover as set out in **your** policy schedule.

Pre-existing condition – any **condition** or symptoms, or signs of injury, illness or disease, that happen or exist in any form before the start of this insurance.

Recurring conditions – a **condition** that may come back or that the **pet** is prone to, no matter how many times the **condition** comes back or how many areas of the body are affected.

Treatment – any necessary examinations, consultations, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing and hospitalisation or care provided by a **vet** during a **period of insurance**.

Underwriter, underwritten – the **company** providing the insurance cover under this policy.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Vet – a qualified veterinary surgeon currently registered to practice in the country in which **treatment** is received.

Vet fees – reasonable and necessary fees charged by a **vet** to treat a **condition**.

You, your – the person shown on the schedule who is responsible for the **pet**.

Your family – **your** husband, wife, partner, children, parents or other relatives who normally live with **you**.

Your cover

Section A
Summary of limits

Use this chart to see at a glance how much cover **your** policy provides.

Cover	Where to find out more	Limits	Excess
Vet fees	Page 9	£8,000 per period of insurance . This includes: <ul style="list-style-type: none"> • up to £1,000 for complementary treatment; • up to £250 for behavioural disorders; • up to £250 for clinical diet; • up to £250 for transportation costs for referral to a vet; • up to £500 for dental treatment. 	As shown in your schedule. (For pets aged seven or older, you must pay the excess shown on your policy schedule plus 20% of every claim for each separate condition.) The excess applies to each separate condition and each new period of insurance
Death from an accident or illness	Page 10	Purchase price up to £1,500	Nil
Advertising and reward	Page 10	Up to £1,500 total including up to £500 for reward	Nil
Theft and straying	Page 11	Purchase price up to £1,500	Nil
Boarding kennel fees	Page 11	Up to £1,000	Nil
Holiday cancellation costs	Page 12	Up to £5,000	£100
Third-party liability (dogs only)	Page 12	Up to £2 million	£250
Overseas travel	Page 13	Extends cover while on a journey to countries included in the Pet Travel Scheme (PETS) for sections shown on your policy schedule. Cover is also provided for: <ul style="list-style-type: none"> • quarantine costs up to £2000; • loss of pet passport up to £250; • reasonable costs for repeat Tapeworm treatment; • emergency expenses abroad up to £500. 	As above

Section B

Vet fees cover

We will pay all reasonable charges made for necessary **treatment** carried out by a **vet** to treat **your pet** during a **period of insurance** for a **condition** that first started during a **period of insurance**, under the following conditions:

1. The most we will pay in any one **period of insurance** is £8,000, including:
 - a) up to £1,000 towards **complementary treatments**;
 - b) up to £250 towards a **clinical diet** to treat a **condition**;
 - c) up to £250 towards the cost of treating a **behavioural disorder**;
 - d) up to £250 towards any travel expenses (between **your** home and a veterinary practice that is not part of **your** usual vet's) that **you** or any member of **your family** permanently residing with **you** incur if **your** usual **vet** recommends another **vet** treats **your pet**;
 - e) up to £500 towards the cost of dental **treatment** and;
 - f) up to £100 towards the costs of putting **your pet** to sleep.
2. We will not pay more than the maximum limit or limits that applied when the **condition** or **behavioural disorder** first started, subject to cover still being in force.
3. **You** must provide written notice of all accidents, illness or disease to **us** within 90 days of them happening.

Exclusions

We will not pay for the following:

1. Any treatment **your pet** receives during a **period of insurance** if we have not received the agreed premium for that **period of insurance**, or if paying by instalments, we have not received the agreed premium for that part of the **period of insurance**. If **you** cancel **your** policy before the end of the **period of insurance** and we have paid a claim, we will collect any outstanding premium due for the remaining **period of insurance**. We may take any outstanding premium due from the claims settlement.
2. Any claims for **vet** fees for ongoing **treatment** costs if the premium has not been received at the time the **treatment** costs arose. Ongoing claims for **treatment** costs of a **condition** or **behavioural disorders** will only be covered if **you** continue to pay the premium and the policy remains in force.
3. The **excess** or **coinsurance amount**, as stated on **your** policy schedule, for each unrelated **condition** or **behavioural disorder** payable each **period of insurance**. If the **treatment** dates for a **condition** or **behavioural disorder** fall into more than one **period of insurance**, **you** will have to pay an **excess** for each **period of insurance** as shown on **your** policy schedule. For **pets** aged seven or older, **you** must pay the **excess** as shown on **your** schedule plus 20% of every claim for each separate **condition**.
4. **Vet fees** for or in connection with:
 - a) any preventative or non-essential **treatment**, tests or diagnostic procedures, prescribed general health supplements or routine examinations and **treatment** including, but not limited to, routine vaccinations, grooming, **treatment** of infestations or parasites, nail clipping, spaying or castration or for any **treatment** in connection with pregnancy or giving birth, or any event arising out of these procedures;
 - b) the cost of routine or investigative tests, unless these are to diagnose a **condition** due to specific or existing symptoms or clinical signs and the **condition** is covered under the insurance;
 - c) any diagnostic laboratory fees, such as (but not limited to), fees for histopathology that originate outside **your** usual **vet** practice that are not within a reasonable and necessary amount;
 - d) any prescription or medicine decision **fees** and administration **fees** such as (but not limited to) completion of a claim form;
 - e) any referral, second opinion or specialist **treatment** or **fees**, unless we have specifically agreed to it;
 - f) any **complementary treatment** that is not carried out by a member of the Association of Chartered Physiotherapists in Animal Therapy, the National Association of Veterinary Physiotherapists, McTimoney Chiropractic Association or the Canine Hydrotherapy Association;
 - g) any **treatment** of a **behavioural disorder** that is not carried out by a member of the association of Pet Behavioural Counsellors or the Canine and Feline Behavioural Association;
 - h) for any food such as (but not limited to) dry, wet and liquid food or for any **clinical diet** prescribed for the sole purpose of helping **your pet** lose weight and **clinical diet** prescribed in order to prevent any **condition**;
 - i) hospitalisation or house calls (or both), unless the **vet** confirms in writing that to move the **pet** would put it in serious danger;
 - j) any extra charges for treating **your pet** outside usual surgery hours, unless the **vet** confirms that an emergency appointment is necessary;
 - k) the cost of bathing, grooming or de-matting **your pet**;
 - l) any dental **treatment** if **your pet** has not received a dental check-up every year and had any **treatment** recommended by **your vet** (whether covered by this policy or not) carried out within three months of the recommendation. Or for dental **treatment** if the **pet** is more than 18 weeks old, to remove first teeth;
 - m) any claim for any form of housing or bedding needed for the **treatment** or general wellbeing of **your pet**;
 - n) any charges for cremating, burying or disposal of **your pet**;
 - o) the **treatment** of any **condition** or symptoms first starting or caught while on a **journey**, unless overseas travel cover was included in **your** policy at the time and continues to be included;
 - p) the cost of putting **your pet** to sleep that is not on the recommendation of **your vet**, or the costs of putting **your pet** to sleep as a result of illness if **your pet** is a dog and is aged nine years or older or **your pet** is a cat and is aged 11 years or older.

Claims conditions

1. Wherever possible, **you** must contact **us** before any costs for which **you** may wish to claim arise or directly after the initial costs have arisen and before any further costs arise. If **you** do not contact **us**, **your** claim may not be covered or may not be paid in full.
2. **We** will then send **you** a claim form to fill in, which **you** should return to **us** with supporting receipts. To help speed up the claims process, please supply a complete medical history for **your pet**.
3. **We** may need a **vet's** opinion on what may be wrong with **your pet** before **we** can pay a claim.

Section C

Death from accidental injury or illness

We will pay the purchase price of **your pet**, up to £1,500, if **your pet** dies as a result of an **accidental injury** or illness during a **period of insurance** and the Death from **accidental injury** or illness section (Loss of **pet** & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. Any claims for death from illness for dogs aged nine years and older or for cats aged 11 years and older.
2. If **your pet** is put to sleep following an accident or an illness, unless **your vet** provides written certification that this was essential for humane reasons.
3. More than **you** paid for **your pet**.

Claims conditions

1. **You** must get a veterinary certificate at **your** own expense that shows the date and cause of death. If **your pet** is put to sleep, **you** must get a veterinary certificate stating that this was necessary to stop **your pet** from suffering.
2. **You** must provide proof of the amount **you** paid for **your pet**. If **you** do not have proof of the amount **you** paid for **your pet**, **we** may not pay **your** claim.

Section D Advertising and reward

If **your pet** is lost or stolen in a **period of insurance**, we will refund **you** for local advertising costs, up to a total of £1,500 in any **period of insurance**. This includes the cost of bringing **your pet** back to **your** home address and a reward of up to £500 to be offered for the recovery of **your pet** and the Advertising and reward section (Loss of **pet** & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. Any reward claimed by a member of **your family** or anyone living with **you**.
2. Any costs that have not been agreed by **us** and that are not reasonable or necessary.
3. Any costs if **you** leave **your** dog unattended in a public place at any time.

Claims conditions

1. If **your pet** is lost, **you** must phone **us** immediately and get **our** approval before spending any money.
2. If **your pet** is a dog, **you** must report the loss to the local authority and welfare centres (in Scotland **you** must report it to the police). **We** will need to see evidence that **you** have done this. If **your pet** is a cat, **you** have to report the loss to **your vet** and local welfare centre provide us with confirmation that **you** have done this.
3. If **you** are claiming for the reward, **we** will need evidence that **you** advertised a reward for finding **your pet** and the full contact details of the person claiming the reward, with their written confirmation that **you** paid them.
4. **We** will need to see receipts and examples of advertising for any expenses **you** want to claim.

Section E Theft and straying

We will pay **you** the purchase price of **your pet**, up to £1,500, if **your pet** is lost or stolen during a **period of insurance** and has not been found after 45 days and the Theft and straying section (Loss of **pet** & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. More than **you** paid for **your pet**.
2. Payment until more than 45 days after **your pet** first went missing.
3. Any claim for loss or straying arising within the first 14 days of the **pet** being covered.
4. Any purchase price if **you** leave **your** dog unattended in a public place at any time.

Claims conditions

1. If **you** lose **your** dog, **you** must report the loss to the local authority and welfare centres (in Scotland **you** must report it to the police) within 24 hours of them disappearing. **We** will need to see evidence that **you** have done this. If **you** lose **your** cat, **you** must report the loss to **your vet** and local rescue centres within 10 days of **your** cat going missing and provide **us** with confirmation that **you** have done so.
2. If **you** lose a cat or dog, **you** should phone **us** and report the possible loss. **You** should then fill in a claim form if **your pet** has not been found after 45 days.
3. **You** must provide proof of the amount **you** paid for **your pet**. If **you** do not have proof of the amount **you** paid for **your pet**, **we** may not pay **your** claim.
4. If after claiming **your pet** is found or returns, **you** must repay **us** the full amount **we** have paid out under this section of the cover.

Section F Boarding kennel fees

We will refund **you** for licensed boarding kennel, cattery or pet-minding service fees up to £1,000 in any **period of insurance** if **you**, or a member of **your family** who permanently lives with **you**, goes into hospital due to illness or injury for more than four days in a row during a **period of insurance** and the boarding kennel fees section (Loss of pet & boarding fees) appears on **your** schedule.

Exclusions

We will not pay for the following:

1. Any period in hospital that **you** were aware was likely at the start date of this insurance.
2. Costs as a result of nursing-home care or convalescence care that **you** do not receive in hospital.
3. Costs as a result of any hospital stay that is not on the advice of a doctor, specialist or consultant.

Claims conditions

1. **You** must keep all receipts issued by the boarding kennel or cattery, or from the person responsible for looking after **your pet**, showing the dates and costs.
2. **You** must also get confirmation of the period **you** or **your family** members were in hospital and any extra information **we** ask for. **You** will have to pay for this.

Section G Holiday cancellation

We will refund **you** up to £5,000 in any **period of insurance** for any expenses that **you** cannot get back from anywhere else if **you** have to cancel **your** holiday or for extra expenses to get **you** home if **you** cut short **your** holiday during a **period of insurance** and the Holiday cancellation section appears on **your** schedule because **your pet**:

- a) needs sudden unexpected life saving surgery within the seven day period before **you** go on **your** holiday; or
- b) goes missing while **you** are away or in the seven day period before **you** go on **your** holiday.

Exclusions

We will not pay for the following:

1. Any condition that is likely to need emergency life saving surgery that **you** were aware of before booking the holiday.
2. Any claim, if **treatment** could have been provided eight days or more before **you** were due to go away and by having that **treatment**, the life saving surgery could have been avoided.
3. The first £100 for any claim.

Claims conditions

1. **You** must get the booking invoice and cancellation invoice from **your** travel agent or tour operator. This should show the total non-recoverable charges made and the date of the cancellation. **You** must be able to prove that **you** cannot get these back from anywhere else.
2. **You** must also give **us** any more information and supporting documents, which **we** may ask for.
3. If a charge is made for getting this information, **we** will not pay for this.

Section H

Third party liability cover (applies to dogs only)

This cover only applies if **you** (or any member of **your family** permanently living with **you**, or to any person whom **you** have asked to look after **your pet**) are not already covered under any other liability insurance or household insurance, or unless the cover provided by another insurance has been used up. **We** will pay up to £2 million in any **period of insurance** towards costs **you** (or any member of **your family** permanently living with **you**, or any person whom **you** have asked to look after **your pet**) become legally liable to pay as compensation for accidental bodily injury or accidental damage to property caused by the insured **pet** that happens during a **period of insurance**. **We** will also pay any extra costs or expenses **you** have to pay, but only if **we** have agreed to them in writing beforehand and the Third party liability section appears on **your** policy schedule.

Exclusions

We will not pay for the following:

1. The first £250 of compensation or legal proceedings for any claim.
2. Any liability under any agreement or contract, unless **you** would have been liable anyway.
3. Deliberate acts by **you**, members of **your family** or anyone who **you** asked to look after **your pet**.
4. Loss or damage to property belonging to or in the custody or control of **you** and **your family**, any person employed by **you**, members of **your** household or people whom **you** have asked to look after **your pet**.
5. Accidental bodily injury to **you**, a member of **your family**, people permanently living with **you** or people whom **you** have asked to look after **your pet**.
6. Accidental bodily injury to any person who is under a contract of service, or employment or apprenticeship with **you** when the injury or disease arises out of and in the course of employment by **you**.
7. Any compensation, costs or expenses if **you**, any member of **your family**, any person living with **you**, working with **you** or working for **you** is either responsible for or is looking after the property that is damaged.
8. Any compensation, costs or expenses that result from **your** profession, business or employment.
9. Any compensation, costs or expenses if **you** have cover under any other insurance policy unless the cover provided by that policy has been used up.
10. Any compensation, costs or expenses if **we** have not agreed to these before they arose.

Claims conditions

1. **You** must not admit or accept liability, negotiate or make any payment, or promise to make a payment without **our** permission in writing.
2. **You** must immediately contact **us** on the number shown to tell **us** about any possible claim. **We** will then tell **you** what to do with the letter, claim, writ or summons.
3. **You** must give **us** all the information that **we** may reasonably need.
4. **We** will have control of any claim and legal proceedings relating to any claim, including the right to sue in **your** name but for **our** benefit for any claim, damages or liability.
5. **You** must give **us** details of any other insurance policy available which **you** could claim under.

Section I

Overseas travel cover

This part of overseas travel cover extends cover for **you** and **your pet** while on a **journey** if overseas travel cover is shown on **your** schedule. Some extra cover exclusions and special conditions relating to claims apply. **You** should read them with the sections to which they relate.

Extra cover to vet fees:

If a **vet** decides **your pet** should be put to sleep while it is on a **journey**, **we** will pay up to £200 in total towards the cost of putting **your pet** to sleep, cremating it or disposing of its remains.

Claims conditions

1. If **your pet** needs veterinary **treatment** while on a **journey** to a member country of the **PETS Travel Scheme**, **you** must pay the **vet** for any **treatment** while **you** are there.
2. **You** must keep all receipts and any evidence that can support **your** claim.
3. When **you** return, **you** should phone **us** immediately and report the claim.
4. **You** must get the **vet** to fill in the claim form before **you** return to the **United Kingdom**. Return the fully filled-in form to **us** with all the paid veterinary receipts and any other supporting documents.
5. **We** will pay **you** at the current rate of exchange after taking off the **excess** in sterling.

Extra claims conditions relating to claims under vet fees cover:

You have to obtain evidence, which **we** may ask **you** to give us at point of claims, that **your pet** was in good health and fit to travel at the start of the **journey**.

Extra exclusion to advertising and reward:

We will not pay for any reward claimed by anyone travelling on a **journey** with **you**.

Extra claims conditions relating to claims under advertising and reward:

If **you** lose **your pet** on a **journey**, **you** must report the loss to the relevant governing body or organisation in the country where **your pet** goes missing. If **you** make a claim, **we** will need to see written evidence that **you** have done this.

Extra exclusions to boarding kennel fees:

We will not pay for costs if **you** knew **you** were likely to go into hospital before starting a **journey**.

Extra claims conditions relating to claims under boarding kennel fees if you have to stay in hospital:

While on a **journey**, **you** must make sure **you** get evidence of **your** hospital stay before leaving the country in which **you** were treated.

Extra cover to holiday cancellation:

Cover is extended to cover **you** if **you** need to cut short **your journey** because **your pet** dies while on a **journey**, or cancel **your** holiday within seven days of **your** planned departure date because **your pet** needs emergency life saving surgery and cannot travel on a **journey**.

Extra claims conditions relating to claims under holiday cancellation cover:

If **you** cancel **your journey** because **your pet** is too ill to travel, **you** must support **your** claim with written evidence from a **vet**.

Extra exclusions to third party liability cover:

1. **We** will not pay for any compensation, costs or expenses for injury or death to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
2. **We** will not pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
3. **We** will not pay for any compensation, costs or expenses if **you** or anyone **you** are travelling on a **journey** with, or staying with during a **journey**, is responsible for or looking after the property that is damaged.
4. **We** will not pay any compensation, costs or expenses if these arise because **you** are responsible under the laws of the USA or Canada.

In addition to extending cover for sections shown on **your** schedule while on a **journey**, cover is provided for the following:

Quarantine costs

We will pay up to £2,000 in any period of insurance towards the cost of:

1. Quarantine kennelling and costs involved in getting a new **pet passport** for **your pet** if a microchip of ISO standard 11784 or annex A to ISO standard 11785 fails; or
2. Quarantine kennelling if **you** have obeyed all the rules of the **Pet Travel Scheme** but **your pet** still has to go into quarantine because of illness.

Exclusions

We will not pay for the following:

1. Fees if the microchip was not checked and found to be working properly within 14 days of **your** departure on a **journey**.
2. Any fees as a result of a condition that **you** were aware of before the start of the **journey**.

Claims conditions relating to quarantine costs:

1. **You** must support **your** claim with documents to prove that **your pet** was microchipped before **your journey** with a microchip of ISO standard 11784 or Annex A to ISO standard 11785 and that this was checked within 14 days of **you** travelling on a **journey**.
2. **You** must keep all documents and receipts showing the dates and expenses **you** had to pay, and send these to **us** to support **your** claim.

If you lose your pet's passport

We will pay up to £250 in any period of insurance towards the cost of a replacement pet passport if you lose your original pet passport during a journey. This includes quarantine costs as a direct result of you losing your pet's passport.

Exclusions

We will not pay for the following:

1. Any claim unless you report the loss of the pet passport to the vet who provided it within 24 hours of discovering its loss.
2. Any damage, loss or theft that happens before the start of your journey.

Claims conditions relating to claims for losing your pet's passport:

You must provide documents and receipts to support your claim.

Repeat Tapeworm treatment

You must support your claim with documents to prove that the original Tapeworm treatment was carried out and that this was done in the timescales needed under the Pet Travel Scheme.

Exclusions

We will not pay for the following:

1. Any costs involved in getting the first Tapeworm treatment needed under the Pet Travel Scheme on each journey.
2. Any costs if the first Tapeworm treatment done (on each journey) was not carried out in the timescale needed under the Pet Travel Scheme.
3. Any costs if the Tapeworm treatment was not necessary under the Pet Travel Scheme.

Claims conditions relating to claims under the repeat Tapeworm treatment cover:

1. You must support your claim with documents to prove that the original Tapeworm was carried out and that this was done in the timescales needed under the Pet Travel Scheme.
2. You must support your claim with documents to prove that the Tapeworm treatment was needed under the Pet Travel Scheme.

Emergency expenses abroad

We will pay up to £500 for each journey towards the following:

1. Reasonable accommodation expenses and any other expenses to take you and your pet home if your pet needs emergency treatment from a vet, and as a result of this you miss your return travel to the United Kingdom.
2. Reasonable accommodation and transport costs for up to four days to look for your pet if your pet is lost or strays during a journey and within three days of the date you are due to return to the United Kingdom.
3. Reasonable extra expenses to take you home if your pet is lost or strays within the three days before you are due to return to the United Kingdom and you decide to stay abroad to try to find your pet.
4. Reasonable accommodation expenses and expenses to take you and your pet home if you miss your departure to the United Kingdom as a direct result of losing your pet's passport.
5. Reasonable accommodation expenses and expenses to take you and your pet home if the carrier delays your departure for the United Kingdom and you miss your rearranged departure as a direct result of having to get repeat Tapeworm treatment.

Special claims conditions relating to claims for emergency expenses abroad:

1. You must support your claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary and covered by this policy.

General exclusions

The following apply to the whole of **your** policy. Any further specific exclusions are shown in the section of cover to which they apply.

What is not covered:

1. **We** do not cover any claims for a **pet** under the age of eight weeks.
2. **We** do not cover any claims under any section of cover where **you** have not paid the premium.
3. **We** do not cover any claim for or in connection with any condition or event arising due to illness or disease within the first 14 days of **your pet** being covered.
4. **We** do not cover any claims in connection with or arising from any **pre-existing condition**.
5. **We** do not cover any claim as a result of a condition that a routine vaccination is available for, unless **treatment** is needed because the vaccine has not worked. A routine vaccination is any that your **vet** recommends **your pet** should have.
6. **We** do not cover any claim that is in any way linked to vicious tendencies or **behavioural disorders your pet** showed signs of before cover started.
7. **We** do not cover any indirect loss, unless specifically covered by the policy, including but not limited to the cost of transporting **your pet** to a **vet**, loss of earnings due to time off work or the cost of pet mobility aids.
8. **We** do not cover any claim as a result of terrorism, war, invasion or riots.
9. **We** do not cover any claim following the **pet** being killed by order of any government, local authority or authorised person, or is destroyed or injured by someone acting with the legal powers to do so.
10. **We** do not cover any dog that is listed under the United Kingdom Dangerous Dogs Act 1991 or the Dogs (Northern Ireland) Order 1983. Please see the GOV.UK website for further information about the Dangerous Dogs Act 1991.
11. **We** do not cover malicious or deliberate injury or gross negligence to **your pet** caused by **you**, **your** agents or members of **your** family.
12. **We** do not cover any medication, unless prescribed by a **vet**.
13. **We** do not cover any claims arising from **your pet** worrying livestock.
14. **We** do not cover any claims where **your pet** has been used for, or claims arising from the use of your pet for commercial, racing, breeding, work or security purposes unless **we** have agreed to this.
15. **We** do not cover any loss where **United Kingdom** animal health or import laws have been broken.
16. **We** do not cover any claim caused by or in any way related to a condition that is excluded either on your policy schedule or in a separate endorsement.
17. **We** do not cover any pet that is sold or where you temporarily or permanently give up any financial interest in the pet.
18. **We** do not cover any claim as a result of diseases that should be reported to an authority such as, (but not limited to), rabies.
19. **We** do not cover any shortfall in payment or loss caused by currency changes, exchange rate changes, or currency or exchange charges or more than the maximum amounts shown in each section including VAT where this is payable.
20. **We** do not cover any claim as a result of travel outside of the **United Kingdom**, unless **you** have overseas travel cover under this policy, in which case **we** will not pay for any claim as a result of travel outside the qualifying countries covered by the **Pet Travel Scheme**.
21. **We** do not cover any claim arising from, related to or costs associated with criminal proceeding or fines.

If you have overseas travel cover

What is not covered:

22. Any claim as a result of you failing to meet any conditions of the **Pet Travel Scheme**. This applies to conditions set by the UK government, a carrier or other countries involved in the scheme.
23. Any costs that the **carrier** may charge to carry out checks in connection with the **Pet Travel Scheme**.
24. **Your** costs in meeting the conditions of the **Pet Travel Scheme**, unless specifically covered in this policy.
25. **You** to bring **your pet** home if it dies.

General conditions

If this cover does not meet **your** needs, please call **our** client helpline number on **0345 246 2105** within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is the later). **We** will return any premium **you** have paid as long as no claims have been made during that time.

The following conditions apply to the whole policy.

1. Throughout the **period of insurance**, **you** must take care of **your pet** and arrange and pay for **your pet** to have any **treatment** normally recommended by a **vet** to prevent illness or injury.
2. If a **period of insurance** is less than 12 months the limits that apply to each section of cover may be proportionally applied.
3. The insured **pet** must be free from any injury, illness or physical disability at the start date of this insurance or of being added to the insurance. If covered to go on a **journey** (Overseas travel cover), **your pet** must be in good health and fit to travel at the start of **your journey**.
4. **You** and **your pet's** main home must be in the **United Kingdom**. If travelling on a **journey**, **your pet** must not have been outside the qualifying countries included in the **Pet Travel Scheme** in the six months immediately before the start of **your journey**.
5. If in the **United Kingdom** and **your pet** is a dog, it must wear a collar that shows details that will allow **you** to be reunited with **your pet**. If **your pet** is on a **journey** with **you**, whether **your pet** is a cat or a dog, it must wear a collar that shows details that will allow **you** to be reunited with **your pet**.
6. Wherever possible, **you** must contact **us** before any costs for which **you** may wish to claim arise or directly after the initial costs have arisen and before any further costs arise. If **you** do not contact **us**, **your** claim may not be covered or may not be paid in full.
7. **You** must pay for **your pet** to have a dental examination every year and to have any dental **treatment** recommended by **your vet** to prevent disease.
8. **You** agree that **your** current or any previous **vet** may give **us** information or records about any insured **pet**. If the **vet** makes a charge for this, **you** must pay the charge.
9. **We** may give information about **your pet** insurance policy to any **vet** who has either treated **your pet** or is about to treat **your pet**.
10. If **we** ask **you** to take **your pet** to a **vet** of **our** choice, **you** must do so.
11. If there is any disagreement between **your vet** and **our vet**, an independent **vet** who **you** and **we** agree to will make the final decision, which **you** and **we** must keep to.

12. **You** must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

13. If **you** fail to keep to the conditions of this policy, all cover may be invalid from the start date of the policy.
14. When **you** claim, **you** agree to give **us** any information we may reasonably ask for. **You** must provide and pay for all the documents **we** may need. This includes **vet** certificates and records, and details of any other relevant insurance that may apply.
15. **We** reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. **We** will give **you** one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If **you** do not wish to continue **your** cover following an alteration **you** may cancel this policy as set out below.
16. a) **You** may cancel the policy by contacting **us** on **0345 246 2105** or alternatively, in writing by email or post. If **you** cancel within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is the later), **we** will refund any premium paid for the remaining **period of insurance**, as long as **you** have not made any claim in the current **period of insurance**.
- b) **You** may cancel the policy after that time by calling **us** on the above number or sending **us** notice in writing by email or post. **We** will refund the proportion of any premium paid for the remaining **period of insurance** providing that **you** have not made any claim during the current **period of insurance**.
- c) **We** have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there is a valid reason for doing so. **We** will send our cancellation letter to the latest address **we** have for **you**. Valid reasons may include but are not limited to:

- where **you** are required, in accordance with the terms of this policy, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects our ability to process **your** claim, or deal with **your** policy;
 - where there are changes to **your** circumstances which mean **you** no longer meet our criteria for providing pet insurance;
 - where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied our staff or suppliers.
- if **you** or any other person responsible for **your** dog is found guilty by a court of law of an offence under the Dangerous Dogs Act, **we** will cancel **your** policy with effect from the date of the court decision and no further claims payments, for new or ongoing claims will be made after this date.
- If **we** cancel **your** policy **we** will return the premium paid less the amount for the period the policy has been in force.
17. When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you** or **we** have advised otherwise.
- We'll** contact **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** don't want to renew **your** policy, **you** must contact **us** before **your** renewal date to let **us** know.
- If **we** don't hear from **you**, **we** will debit **your** account with the payment details **we** hold on record, and **your** policy will automatically continue without a break in cover from **your** stated renewal date. **You** can contact **us** by phone, email or post if at any time **your** circumstances change and **you** no longer want **your** policy to renew automatically. If **you** choose not to renew automatically, **your** policy - including any additional products or benefits - will lapse on the renewal date, and **you** will be uninsured unless **you** contact **us** (or an alternative insurer) to arrange cover.
- It's not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details. If **we** are unable to offer renewal terms, **we** will write to **you** at **your** last known address to let **you** know.
18. If **we** have been unable to collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell us otherwise.
- We** will, however, write to **you** in order to give **you** the opportunity to make the payment. If the premium remains unpaid by the date **we** set out in our letter, **we** will confirm in writing that **your** policy finished at the end of the period of insurance for which **we** last received payment.
- No further claim payments, for new or ongoing claims, will be made after this date.
19. If **you** have any legal rights against another person in relation to **your** claim, **we** may take over and use **your** rights in **your** name against any other person for **our** own benefit and take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.
20. If, when **you** claim, there is any other insurance under which **you** are entitled to payment, **you** must tell **us** the name and address of the insurance company and the number of the policy **you** hold with them. **We** will not make any payment for any claim that results from an incident covered by other insurance unless the cover provided by that insurance has been used up.
21. **We** may change any details relating to **your** policy and premium on each renewal date of the start date of **your** insurance policy. **Your** pet's claims history will be taken into account.
22. It is **your** responsibility to check the accuracy of all information provided on or with a claim form by a **vet** or anyone else.
- If you have overseas travel cover the following will apply
23. If travelling on a journey with **your** pet, **you** must meet all the conditions of the **Pet Travel Scheme**. **You** must have a current **pet passport** before **you** start **your** journey and any other necessary documents needed under the **Pet Travel Scheme**. For further details on the **Pet Travel Scheme** please contact the **Pet Travel Scheme** helpline on 0370 241 1710 or visit the **GOV.UK** website.
24. **Your** pet must not work on a journey (other than as a registered guide or hearing dog) unless **we** have agreed to this in writing.
25. **You** must not make more than three journeys (and of no more than 30 days each) in a period of insurance, unless **we** agree to this in writing.

Helplines

(The helplines cannot deal with any policy or claims queries.)

Your policy includes some general support for you Find a vet

If **you** and **your pet** are away from home in the **United Kingdom** and **your pet** needs urgent veterinary care, **you** can ring **our** helplines to find the nearest **vet** for **you**.
Phone: **0800 533 5258**.

Bereavement counselling

This is an understanding, confidential and professional service where **you** can talk for as long as **you** need about the death of **your pet**. It is available 24 hours a day, 365 days a year. Phone: **0800 533 5258**.

Pet legal

This provides advice about legal issues in plain English and in a friendly and helpful way. It is available 24 hours a day, 365 days a year. Phone: **0800 533 5258**.

Pet minders

This helps **you** find a registered pet minder if you need someone to look after **your pet** while **you** are away.
Phone: **0800 533 5258**.

Pet Travel Scheme

The DEFRA helpline provides useful information on the Pet Travel Scheme. This is available by phone on **0370 241 1710** or by visiting the GOV.UK website.

Monitoring and recording calls

We may monitor and record phone calls to improve **our** service and to prevent and detect fraud.

How to make a complaint

We understand that things don't always go to plan and there may be times when **you** feel **we've** let **you** down. If this happens, **we** want **you** to tell **us**. **We'll** do **our** best to put things right as soon as possible or explain something **we** could have made clearer.

We'd like **you** to speak to **us** about **your** problem by calling this number **0345 246 2105**. If **you'd** prefer to write to **us**, **you** can email ~ClientServices@directlinegroup.co.uk or send the letter to:

Royal Bank of Scotland Premier Insurance
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support **you** and will aim to resolve most issues within three working days, following receipt of **your** complaint.

If **your** complaint can't be resolved within three working days, **we'll** contact **you** to let **you** know who will be dealing with it and what the next steps are.

We will keep in regular contact with **you**. **You'll** also receive the following written communication from **us** depending on how long it takes **us** to resolve **your** complaint.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable It will also provide information about the FOS.

Independent Review

If **we** don't complete **our** investigations within 8 weeks of receiving **your** complaint or **you're** unhappy with **our** response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. This is a free and independent service. If **you** decide to contact them, **you** should do so within 6 months of **our** response letter. Referring **your** case to the Financial Ombudsman Service will not affect **your** legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768** or **0300 500 8082**.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Your right to cancel

If, after buying **your** policy, **you** decide that the cover does not meet **your** needs, please call **us** on **0345 246 2105**, or return all your documents within 14 days of receiving them to NatWest Premier Insurance, Churchill Court, Westmoreland Road, Bromley, BR1 1DP. **We** will return any premium paid in full as long as no claims have been made on the policy during that time. If a claim has been made **you** will not be entitled to a refund. For cancellation after the first 14 days please refer to the general conditions section of the policy.

Your Credit Agreement

Your right to cancel your credit agreement

You have the right to cancel the credit agreement without giving any reason within 15 days of receiving it. If **you** would like to do this, please call **us** on **0345 246 2105** or email ~ClientServices@directlinegroup.co.uk. **You** will need to repay the outstanding balance under the agreement within 30 calendar days from the day **you** give **us** notice that **you** wish to cancel the agreement.

You can withdraw from this agreement at any time. **You** will continue to be covered under **your** policy as long as **you** pay the full premium, otherwise **your** insurance policy will also end.

We will also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

NatWest Premier insurance policies are underwritten by U K Insurance Limited. Registered office: Churchill Court, Westmoreland Road, Bromley, BR1 1DP. Registered in England and Wales. No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

natwest.com/premierinsurance

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