

EUROPet



LLOYD'S

EUROPet



IBEX PET INSURANCE

Key Features

- ✓ For Cats and Dogs
- ✓ For animals older than 8 Weeks, younger than 8 years (cats) or 10 years (dogs).
- ✓ Three levels of cover; Bronze, Silver, Gold.

Definitions

We, Us, Our	Certain Lloyd’s syndicates operating in Spain under Lloyd’s authorisation to write business in such country on a freedom of services basis (no.L0017). Ibox Insurance, a company authorised by Lloyd’s to act on behalf of syndicates assuming the risk and whose details are contained in the policy schedule.
You, Your	Person or persons named as the policyholder in the certificate of insurance.
Your Pet	The cat or dog identified in the certificate of insurance.
Treatment	Any examination, consultation, advice, tests, X-rays, medication, surgery, nursing and care provided by a veterinary practice or a member of a professional organisation acting under their direction.
Complementary Treatment	Physiotherapy, acupuncture, osteopathy, hydrotherapy, and chiropractic.
Period of insurance	The time for which We provide cover as set out in the certificate of insurance and for which We have accepted your premium
Maximum Benefit	The most that We will pay out under each section of your insurance.
Clinical Signs	Changes in the Pet’s normal healthy state, its bodily functions or behaviour.
Illness	Sickness or disease, or change in the Pet’s normal healthy state.
Purchase Price	The price paid for your Pet. This will be evidenced by your Pets original pedigree certificate and purchase receipt For non pedigree Pets the purchase receipt signed by the breeder or the vendor together with her/ his name and address. For rescue Pets the paperwork you were given by the rescue centre showing the price/donation you paid.
Market Value	In the absence of the full supporting papers We will pay a fair price paid for a similar Pet based on the breed, pedigree and age at the time you took ownership, but limited to a maximum of Euro 100.
Hereditary / Congenital Traits	Trait transmitted or capable of being transmitted genetically from parent to offspring/ of or relating to a condition that is present at birth, as a result of either hereditary or environmental influences.
Health Certificate	Means the official Pet Travel Scheme certificate issued by a Veterinary Surgeon authorised by the relevant government to do so.
Pet Passport	EU Pet passport or valid PETS certificate issued prior to 01 October 2004.

General Conditions of Cover

- To the best of Your knowledge and belief that at the start of this insurance Your Pet is in good health and free from any injury or physical disability unless this has been disclosed by You and accepted by Us.
- If You do not keep Your Pet vaccinated We will not pay any claims resulting from any illness that it should have been vaccinated against. (Dogs: distemper, hepatitis, rabies, leptospirosis and parvovirus. Cats: feline infectious enteritis, feline leukaemia and cat flu.)
- All Treatment direct and indirectly as a result of Leishmaniosis is excluded from cover.
- All Treatment connected with or as a result of Feline AIDS (FIV) is excluded from cover.
- All Treatment connected with or as a result of Hereditary and/or Congenital traits is excluded from cover. Your vet will be responsible for the initial assessment as to whether or not the condition is hereditary and/or congenital, this will be reviewed by underwriters veterinary consultant.
- During the period of insurance You must take care of Your Pet, which includes arranging and paying for any Treatment normally recommended by Your vet to prevent or reduce the risk of illness or injury.
- You must be the owner of the Pet. Your cover will cease immediately if Your Pet is sold.

- If You make a claim and there is any other insurance covering the same event under which You are entitled to payments, We will only pay our proportion of the claim.
- When making the claim You must give us details of any other insurance policy involved.
- If You have any legal rights against any other party in respect of Your claim, We will be entitled to take legal action against them in Your name but at our expense. You must assist us by providing any documents that We might reasonably request.
- If You knowingly make a false or exaggerated claim then cover under this insurance will end immediately and no claims will be paid.
- You agree that any vet who has treated Your Pet has Your permission to release any information that We might request concerning Your insurance. Any charge for the release of this information will be Your responsibility.
- When We offer further periods of insurance We will be entitled to change the premiums, excess and conditions or to apply exclusions due to the claims history of Your Pet.
- The premium for Your Pet must be paid in full at inception.
- Cancellation of policy: We may terminate this insurance at any time by sending You five days written notice by registered post to the last address shown in our records. During the first period (first year) of insurance no refund of an annual premium will be paid if You cancel (except in the event of death or loss where no claim has been made). Thereafter if You cancel this insurance prior to the renewal date and there has been no claim or incident likely to give rise to a claim We will calculate the proportionate premium for the current period of insurance You have been insured and refund any balance due. If You cancel the policy the refund will be based on Our short period rates.

- Short period rates	Period Policy in force	Annual premium refundable
	One month or less	75%
	Two months	62.5%
	Three months	50%
	Four months	37.5%
	Five months	32.5%
	Six months	25%
	Seven months	20%
	Eight months	10%
Refund premium will be net of taxes and other charges		
- Renewal: Either party may notify the other in writing of its objection to renewal of the insurance. We will provide two months notice prior to the renewal date and You must provide seven days notice prior to the renewal date. In the event of non-disclosure or misrepresentation of any material fact, We may cancel this insurance by sending five days notice of termination of the contract by registered letter to Your last known address. Any premium paid for the current period of insurance will not be refunded in such an event.
- Cancellations must be sent in writing either via Your agent or direct to Ibox Insurance Services Ltd, The Tower, Marina Bay, Gibraltar.
- Any claim or incident which could give rise to a claim should be advised to Iberian Claims Service, immediately but no later than 30 day after the incident.
- When You make a claim You agree to give us all the information that We might request. We cannot guarantee payment of the claim over the telephone. You must send us a completed claim form; if all or part of Your claim cannot be paid We will tell You in writing.
- Your Pet must be micro-chipped
- Your Pet must comply with European PETS Travel Scheme when cover commences (Silver and Gold policyholders only).
- You must return the insurance certificate if there are any mistakes.

Details of Cover

We will provide You with the following cover in Spain and Gibraltar.
The following table shows the maximum benefit up to which You will be able to claim.

Cover	Maximum Benefit (In Euros)		
	Bronze	Silver	Gold
Vets fees	2000	4000	8000

Death from accident	300	500	700
Loss from theft or straying	300	500	700
Reimbursement of Advertising Costs	700	700	700
Emergency Boarding Fees	300	800	1200
Overseas Travel Cover per Annum	Not Covered	30 days	90 days
Loss of Pet Passport & Health Certificate	Not Covered	Not Covered	500
Excess per claim	50	50	50

What Is Covered

Cover varies depending on policy as shown above.
We will not pay the first €50 of each claim.

1) Veterinary Fees

- ✓ All reasonable and customary costs for Treatment of Your Pet by a vet or Complementary Treatment carried out under their direction up to the maximum benefit for each accident or illness for a period not exceeding 12 months from the date of illness or accident (refer to condition below).
- ✓ Fees for putting the Pet to sleep.
- ✓ Dental Treatment to alleviate immediate pain resulting from injury or illness.

We will not pay for:

- × More than the maximum benefit for each accident or illness
- × Treatment exceeding a period of 12 months from the first date of Treatment for each accident or illness or the end of the Period of Insurance whichever the earlier (refer to continuation claims below).
- × Costs resulting from an illness or injury first occurring or showing clinical signs before cover for Your Pet had started or within 14 days of the start of the cover for Your Pet.
- × Preventative, non-essential or routine Treatment/tests or any Treatment that as a Pet owner You would expect to incur or recommended by a vet.
- × Costs resulting from dentistry that is not related to an illness or injury.
- × Costs resulting from killing or controlling fleas, general health enhancers and unconventional or unlicensed Treatment.
- × Training, behavioural or sex hormonal problems unless directly resulting from a valid claim.
- × Obesity diets. Prescription diets after the first 4 weeks of a specific illness.
- × Costs directly or indirectly resulting from vaccinations, spaying, castration, and pregnancy or giving birth.
- × Complementary Treatments that are not carried out under the direction of a vet.
- × Cost of house calls unless the vet confirms that moving Your Pet would damage its health.
- × Extra costs of treating Your Pet outside normal surgery hours unless the vet considers an emergency consultation is necessary.
- × Costs that result from an illness or injury specifically excluded in the insurance policy.
- × Continuation claims unless You have paid the premiums to keep the insurance in force.
- × The cost of having Your Pet cremated, buried or otherwise disposed of.
- × Costs resulting from ovarian and uterine conditions in unspayed bitches 8 years old or over at the time of Treatment.
- × Cost of putting Your Pet to sleep under a Court Order or Contagious Diseases Act
- × Any cost for housing or bedding Your Pet
- × Cosmetic Treatments

2) Death from Accident

- ✓ We will pay the purchase price of Your Pet if it dies or has to be put to sleep by a vet following an accident during the period of this insurance. If You did not pay for Your Pet or cannot provide evidence of the purchase price We will pay the market value instead.
- ✓ We will pay the purchase price or market value of Your Pet if it dies as a direct result of having kittens or puppies during the period of this insurance.

We will not pay

- × More than the maximum benefit or more than You paid for Your Pet.
- × Any amount after 6 months from the date of the loss.

We will not pay for death from any accident resulting from:

- × Death caused by an illness or disease.
- × Death from an accident or illness resulting from radioactive contamination.
- × Part or whole of an explosive nuclear device.
- × Civil disturbance, riot, war
- × Pressure waves from aircraft flying faster than the speed of sound.

3) Loss from theft or straying

- ✓ We will pay the purchase price of Your Pet if it is stolen or goes missing during the period of insurance. If You did not pay for Your Pet or cannot provide evidence of the purchase price We will pay the market value instead.

We will not pay:

- × More than You paid for Your Pet.
- × Any amount until 90 days after the date of the loss
- × Any amount after 6 months after the date of the loss.
- × More than the maximum benefit

4) Reimbursement of advertising cost

- ✓ We will cover the cost of local advertising if Your Pet is stolen during the period of this insurance.

We will not pay:

- × More than the maximum benefit.

5) Emergency Boarding Fees

- ✓ We will cover the cost, up to €70 per week, for the emergency boarding of Your Pet at a licensed kennel or cattery if You need to go into hospital for Treatment for more than 4 consecutive days during the period of insurance.

We will not pay:

- × More than the maximum benefit for any one cause during a 12-month period.
- × Any hospitalisation that is either known or foreseeable before cover of Your Pet started. (For example but not limited to hospitalisation due to pregnancy or giving birth.)
- × Payment as a result of any costs as a result of nursing home care or convalescence care not received in hospital.

6) Overseas Travel Cover During Policy Period¹

- ✓ Your Pet is covered whilst in the country of residence as registered on the Insurance proposal i.e. either Spain or Gibraltar.
- ✓ Your Pet will be covered for up to 30 days for Silver Cover Level and 90 days for Gold Cover Level per annum in European Union Countries outside its home country.
- ✓ The Home country will be Spain or Gibraltar and the length of time will depend on level of cover.

We will not cover:

- × Travel outside the European Union.

¹ Only applicable to Gold and Silver Cover Levels

7) Loss of Pet Passport & Health Certificate²

- ✓ We will cover the cost of a new Pet Passport and/or Health Certificate if they are lost or stolen

We will not cover:

- × More than one claim for a new Pet Passport and Health Certificate in 12 months.
- × Any arrangements necessary for obtaining a new Pet Passport and/or Health Certificate.

General Exclusions, Conditions & Exceptions

- × Any Pet under 8 Weeks of age or over 10 years old (except on renewal).
- × Claims under any section excluded on the certificate of insurance.
- × Any incident occurring outside the European Union.
- × Any illness, which is pre-existing or appears in the first 14 days of the commencement of the policy.
- × Claims connected with any pre-existing condition, symptom or event
- × Any loss caused by war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, riot, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- × Any liability that arises from ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or explosive nuclear component of such assembly.
- × Any loss or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism in any way thereto. For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and /or to put the public or any section of the public in fear. Any dog that should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or subsequent amendments. All types of Pit Bull Terrier, Japanese Tosa, Sharpei, American Pit Bull Terrier, Dogo Argentino and Fila Brasileiro or dog crossed with these breeds, wolves or wolf hybrid.
- × Claims for or linked to vicious tendencies or behavioural problems or traits
- × Claims associated with rabies.
- × Working animals – i.e. animals used for commercial, guard or security purposes or racing
- × Claims as a result of Your Pet worrying livestock
- × The first €75 of each claim

Choice of Law

In accordance with European law You are free to choose which law will apply to this contract. We are also free to choose the law to apply. English law will apply unless agreed otherwise.

Compensation by the Consorcio of losses arising from extraordinary events (Consorcio)

In accordance with articles 6 and 8 of the Consorcio de Compensación de Seguros's Legal Statute, which was enacted by article four of Law 21/1990, of December, 19th (Official Gazette December 20th), the policyholder of insurance contracts that must insert the charge in favour of the aforesaid Public Entity, and that are mentioned in article 7 of the same Legal Statute, have the faculty to contract the cover of extraordinary risks with any Insurance Entity which fulfil the conditions required by the legislation in force.

Compensations deriving from losses arising from extraordinary risks taking place in Spain and affecting to risks located in Spain, and also, but only for personal insurance, extraordinary risks taking place abroad when the policyholder resides habitually in Spain, will be paid by the Consorcio de Compensación de Seguros if the policyholder has paid, in turn, the relevant charges to the Consorcio de Compensación de Seguros and provided that one of the following circumstances apply:

- a) The extraordinary risk that is covered by the Consorcio de Compensación de Seguros is not covered by any insurance policy taken out by the Insurance Entity.

² Only applicable to Gold Cover Level

b) Although the risk is covered by the said policy, the obligations of the Insurance Entity can not be fulfilled because the Entity is declared insolvent by a Court or because, the Insurer being under an insolvency proceedings, the Entity is subject to an audited winding up process or involved in a winding up process controlled by the Consorcio de Compensación de Seguros.

The Consorcio de Compensación de Seguros will act in accordance with the aforementioned Legal Statute (amended by Law 30/1995 of Ordination and Supervision of Private Insurance, of 8th November 1995; by Financial Law 44/2002 of 22nd November, by Law 34/2003 of 4th November of Modification and Adaptation to the European regulation on private insurance and by Insolvency Law 22/2003 of 9th July), in accordance with Law 50/1980 of Insurance Contract of 8th October 1980; Royal Decree 300/2004 of 20th February of extraordinary risks regulation and other complementary regulation.

I.- SUMMARY OF LEGAL RULES

1. **Extraordinary events covered.**

The following will be extraordinary events:

- a) The following natural phenomenon: earthquakes and tidal waves, extraordinary floods (including sea dashing), volcanic eruptions, unusual cyclonic activities (including extraordinary winds of more than 135 km/h and twisters), and the fall of astral bodies or meteors.
- b) Violent acts resulting from terrorism, rebellion, sedition, insurrection, and popular tumult.
- c) Events or acts of the Military Forces or State Securities Bodies in peace time.

2. **Excluded Risks**

In accordance with article 6 of the Regulation on Extraordinary Risks, the following damage or losses will not be compensated by the Consorcio de Compensación de Seguros:

- a) Those which do not give rise to compensation under Insurance Contract Law.
- b) Those suffered by people or goods which are covered by other insurance contract different from the one containing the compulsory charge in favour of the Consorcio de Compensación de Seguros.
- c) Those caused by a fault or defect of the insured item or its evident lack of maintenance.
- d) Those caused by armed conflicts, though they are not preceded by a formal declaration of war.
- e) Those arising from nuclear energy despite the provisions of Law 25/1964 of 29th April. Notwithstanding the foregoing, it will be included direct damage in insured nuclear installations, when the damage comes from extraordinary risks affecting the installation itself.
- f) Those caused by the simple action of time, and in the event of goods totally or partially dived, those caused by the simple action of waves or ordinary undercurrents.
- g) Those caused by natural phenomenon different to the natural phenomena referred to in article 1 of the Regulation on Extraordinary risks, in particular those caused by the increase of the subsurface level, hillside's movement, ground' sliding or settlement movements, rocks' landslide and similar phenomena, save if the damage are caused manifestly by the action of the rainwater causing simultaneously a situation of extraordinary flood in the area.
- h) Those caused by tumult acts in the course of public meetings and demonstrations further to the Ley Orgánica 9/1983, de 15 de Julio, as well as during legal strikes, except if the above acts could be qualified as extraordinary risks under section 1 of the regulation of extraordinary risks.
- i) Those caused by acts of bad faith on the part of the insured.
- j) Those arising from losses occurred within the waiting period set out in article of the Regulation on Extraordinary Risks.
- k) Those occurred before the payment of the first premium or when, in accordance with the Insurance Contract Law, the cover of the Consorcio de Compensación de Seguros is suspended or the insurance contract is extinguished due to the lack of payment of premiums.
- l) Those indirect damage or losses arising from direct or indirect damage different from the "loss of profits" as per defined and limited by the regulation of extraordinary risks. In particular it is not covered any damage or losses arising from power cuts or alteration in the external power supply, gas, fuel-oil, gas-oil or other fluids, nor damage or indirect losses different to the mentioned in the preceding paragraph although the alterations arise from causes which are included in the extraordinary risks cover.
- m) Those considered by the Government to be a national calamity or catastrophe given their magnitude or importance.

3. Deductible

In the case of direct damage, the deductible will be 7% of the amount of the damage to be compensated caused by the loss. However, this deductible will not apply to damage affecting to vehicles insured under motor insurance policies, household and community flat owners.

In personal insurance, no deductible will apply.

In the case of loss of profits, the deductible will be identical, in time or amount, as the deductible set out in the original policy for damage arising from ordinary loss of profits. If several deductibles covering loss of profits exist, the rules applying in the main coverage of the original policy will apply.

4.- Extension of the cover. Agreements of facultative inclusion in the ordinary policy.

In case of personal damage, the Consorcio de Compensación de Seguros will indemnify on a compensation basis, without application of the waiting period nor deductibles, damage arising from extraordinary events occurred in Spain and affecting to risks located in Spain. Notwithstanding the above, the Consorcio will also indemnify personal damage arising from extraordinary risks taking place abroad when the policyholder resides habitually in Spain.

The cover of extraordinary risks will apply to the same people and sum insureds which are established in the policies in order to cover the extraordinary risks.

In case of material damage, the Consorcio de Compensación de Seguros will indemnify on a compensation basis, damage arising from extraordinary events occurred in Spain and affecting to risks located in Spain

Whenever the following clauses are contained in the ordinary policy: first risk insurance (partial value, with limit of indemnity, agreed value, other policies with derogation of the proportional rule); replacement value insurance; floating capital insurance; capital automatic revaluation insurance; margin clause insurance; or capital compensation clause between the several sections of the policy, or between the continent and the content; those insurance methods will also apply to the compensation of losses arising from extraordinary events in the same terms, and to the same assured goods and sum stated in the ordinary policy. Notwithstanding the foregoing, the Consorcio de Compensación de Seguros will apply, in any event, only for direct damage, the compensation of capitals in a policy between the relevant continent and content.

These clauses can not be included in the extraordinary risks coverage without they being included in the ordinary policy

5. Underinsurance and overinsurance

If at the occurrence date of the loss due to an extraordinary event, the total value sum insured is inferior to the value of the insured interest, the Consorcio de Compensación de Seguros will indemnify the damage, in the same proportion in which the sum insured covers the insured interest. In this respect, the capitals fixed for the affected goods will be taken into account, despite they are in different policies, with compulsory charge in favour of the Consorcio de Compensación de Seguros, always provided that the policies are in force and within the policy period. The foregoing will be made separately and independently for the cover of direct damage and loss of profits.

Notwithstanding the above, policies covering own motor damage, the cover of extraordinary risks by the Consorcio de Compensación de Seguros will guarantee the total insurable interest although the ordinary policy only does it partially.

If the sum insured markedly exceeds the value of the interest, the effectively caused damage will be indemnified.

II.- PROCEDURE TO BE FOLLOWED IN CASE OF LOSS TO BE COMPENSATED BY THE CONSORCIO DE COMPENSACIÓN DE SEGUROS.

In case of loss, the insured, policyholder, beneficiary or their legal representatives -within the maximum period of seven days from the date in which the loss is known- will notify the occurrence of the loss to the relevant Regional Delegation of the Consorcio, depending on the place of the occurrence. The notification will be made either directly or through the Insurer of the ordinary policy or through the insurance intermediary. The notification will be made in the approved form, which will be available in the Consorcio's website (www.conorseguros.es) or in its offices or in the Insurer's offices. The following documents will be enclosed:

1.- Personal damage

a) Injuries causing partial, total or absolute permanent disability:

- Photocopy of the DNI/NIF of the injured person and of the beneficiary of the indemnity if different from the injured.
- Details of the bank in which the indemnity will be paid, including Bank's number, branch's number, control number and account number (account number, 20 numbers) as well as the bank's address.
- Photocopy of the general and particular conditions of the policy (individual or collective), its appendices or endorsements.

- Photocopy of the premium receipt in force at the occurrence date showing clearly the commercial premium and charge paid to the Consorcio de Compensación de Seguros.
- Any document that, if any, the injured can obtain to evidence the cause of the loss and the injuries caused by it.

b) Death:

- Death certificate
- Photocopy of the DNI/NIF of the potential beneficiary of the indemnity.
- Photocopy of the general and particular conditions of the policy (individual or collective), its appendices or endorsements.
- Photocopy of the premium receipt in force at the occurrence date showing clearly the commercial premium and charge paid to the Consorcio de Compensación de Seguros.
- Details of the bank in which the indemnity will be paid, including Bank's number, branch's number, control number and account number (account number, 20 numbers) as well as the bank's address.
- Documentation, if any, about causes of the loss.
- If no beneficiary has been designates, Family Book and Will or, if there is no will, copy of the Deed of designation of Heirs.
- Inheritance tax.

2.- Material damage:

- Photocopy of the DNI/NIF of the receiver of the indemnity.
- Photocopy of the general and particular conditions of the policy (individual or collective), its appendices or endorsements
- Photocopy of the premium receipt in force at the occurrence date showing clearly the commercial premium and charge paid to the Consorcio de Compensación de Seguros.
- Details of the bank in which the indemnity will be paid, including Bank's number, branch's number, control number and account number (account number, 20 numbers) as well as the bank's address.

In addition, any trace or vestige of the loss must be kept to assist the loss adjuster's job and, if this is absolutely impossible, to submit any documentation evidencing the damage such as photographs, Deeds, videocassettes or official certificates. Also, any invoice relating to the affected goods whose destruction can not be delayed must be kept.

Moreover, it will be adopted any necessary measure to reduce the damage as well as to avoid new damage or disappearances which would be the Insurer's responsibility.

The assessment of losses arising from extraordinary risks will be carried out by the Consorcio de Compensación de Seguros, without it being obliged by the assessment that the Insurer covering the ordinary risks may perform. To clarify any doubt that may arise regarding the procedure to be followed, the Consorcio de Compensación de Seguros has the following telephone number for customers: 902 222 665.

The Underwriters and Several Liability Clause

In accordance with the authorisation granted under the Contract to the undersigned (Ibex Insurance Services Ltd) by Wellington Syndicate No.WEL2020 Lloyd's whose definitive number underwritten by them (which will be supplied on application) can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office.

LSW 1001 Several Liability Notice: The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Complaints procedure

Our aim is at all times to provide a first class standard of service. However there may be occasions when You feel that this objective has not been achieved. Should You wish to make a complaint regarding Your policy please contact us on +350 77822 (if dialling from Spain, please dial 9567 77822). In the unlikely event that You are not satisfied then please write to:

- The Managing Director, The Tower, Marina Bay, Gibraltar

Please provide full details (including Your policy number, Your claim number or both). A comprehensive review of the matter will then be carried out and a final decision given.

If after taking this action You are not satisfied with the way a complaint has been dealt with You may write to:

- Lloyd's Complaints Department, 1 Lime Street, London, EC3M 7HA

If however You should still remain dissatisfied there is a further course of action open to You. If We do not resolve Your complaint within 40 working days the Financial Ombudsman Service will accept a direct referral. While We are bound by the decision of the Financial Ombudsman Service You are not.

- The Financial Ombudsman Service may be contacted at South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone +44 (0) 845 080 1800

The Financial Ombudsman Service will only consider Your complaint if You have given us the opportunity to resolve Your complaint if You have given us the opportunity to resolve Your complaint and You are a private policyholder.

Following the complaints procedure does not effect Your right to legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Lloyd's underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's underwriter is unable to meet its obligations to You under this contract. If You were entitled to compensation under the Scheme the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website, www.fscs.org.uk.

The Pet Travel Scheme (PETS) started in February 2000 and allows cats and dogs resident in the UK to visit certain other countries and return to the UK, without quarantine provided certain conditions are met. Spain is included in the scheme, including the islands but not Ceuta or Melilla. Only certain sea, air and rail routes are included in the scheme - check with the operator before booking.

The conditions of the scheme

All cats and dogs must:

- ★ **Be fitted with a microchip** that meets an ISO specification so that it can be read by a standard microchip reader.
- ★ **Be vaccinated** against rabies with an approved vaccine and have booster vaccinations as recommended. Pets must be at least three months old and be fitted with a microchip before they can be vaccinated.
- ★ **Be blood tested about 30 days** after vaccination. If your pet fails the blood test it will have to be vaccinated and tested again.
- ★ **Wait at least six months after** a successful blood test result before being allowed entry or re-entry into the UK (unless your pet was resident in the UK and micro-chipped, vaccinated and blood tested before 28th February 2000).

What documentation do you need?

Spain requires an **Export Health Certificate**, issued in the UK, to allow your pet to enter the country. It is different from the PETS scheme and your pet may be refused entry if you do not have the certificate.

You will need 3 documents to allow your pet to re-enter the UK:

- ★ **The PETS re-entry certificate** issued by a vet in the UK, certifying that the above conditions have been met before you travel.
- ★ **An official Certificate of Treatment** against a potentially dangerous type of tapeworm and ticks, which must be carried out by a vet between 24 and 48 hours before re-entering the UK. This treatment has to be done each time you enter the UK.
- ★ **The Declaration of Residence** which you will be asked to complete to declare that your pet has not been outside any of the qualifying countries in the six months before entering the UK.

Some Advice

Before your pet re-enters the UK, the transport company will check the microchip and the official documents. It is very important that all the conditions have been met. You are advised to discuss your plans with your vet as early as possible and allow at least seven months before your departure date to take advantage of the scheme.

A pet passport needs to be issued. Pet passports and the relevant paperwork for them can be obtained from your local vet. The costs are about £200 (£25 for identity chip; £58 for rabies vaccination; £94 for blood test and £23 for health certificate).

Contract Clause

I/We the Insured hereby declare that I/We have received from the Insurer in writing on the date our proposal was signed all relevant information relating to the law applicable to this contract of insurance the various mechanisms for making claims the member state in which the registered office of The Insurer is situated and the authority in charge of controlling The Insurer's activities the name and address of the legal form of The Insurer.

Signature of the Policyholder _____ Date _____