



Terms & Conditions

Primarily for Cats and Dogs with Horse cover available soon. Pets over the age of 8 weeks old are accepted.
There is no upper age limit for pets to join.

- o Immediate Accident and Emergency cover.
- o Unlimited number of claims.
- o Fixed premiums for the lifetime of your pet.
- o Money back guarantee.
- o Accidental death benefit.
- o Vet Fees including medication.
- o Use of any Vet of your choice.
- o Any breed or age accepted.
- o No age limit for pets to join.
- o Loss from theft or straying.
- o Boarding Kennel and Cattery fees.
- o European and International cover available.
- o All policies in English.

Introduction and Definitions

We, Us, Our.

Protectapet, as a trading name of Bloodstock Underwriting Agency Limited are an Introducer/Appointed representative of ALMS Group Limited, UK FSA register #310269.

You, Your.

The Person or persons named as the policyholder on the Certificate of Healthcare Insurance.

Maximum.

The Maximum we will pay out under each section of the Protectapet policy.

Treatment.

Any consultation, tests, advice, medication, surgery, x-ray, nursing or hospital care your pet receives that is provided by a Veterinary practice or a member of professional organization acting on their behalf.

Clinical Signs

Any Change from the normal healthy state of your pet.

Hereditary or congenital traits.

Any trait transmitted, or capable of being transmitted genetically from a parent or relative, or relating to a condition that is present at birth, or as a result of environmental or hereditary influences. Includes cross breeds of any specific breed.

[Click here for further information on Hereditary or Congenital traits.](#)

All business is placed with reputable Insurance Companies Worldwide. One such Company used is Albion Insurance Company Limited (Albion), a company incorporated in Barbados. Albion only provides insurance cover through insurance intermediaries who are authorised and regulated within their own home territories, in this case the UK Financial Services Authority. Albion itself is subject to domestic insurance regulations in Barbados under the Office of the Supervisor of Insurance, and the service provided to You by your intermediary will be conducted in accordance with their local authority's rules and regulations. Additionally, the Supervisor of Insurance in Barbados and the Financial Services Authority in the UK are both members of the International Association of Insurance Supervisors. Your intermediary will be party to the Financial Services Compensation Scheme and the Financial Ombudsman Service. The Financial Services and Markets Act 2000 does not apply to this insurance and as such Albion itself is not party to their compensation scheme. However in the event of any financial failure by Albion these matters are to be directed to the Office of the Supervisor of Insurance in conjunction with the Corporate Affairs & Intellectual Property Office, who are guided by the provisions of the Insurance Act and Companies Act of Barbados. If You have any complaint with Albion that cannot be resolved it may be referred to the Office of the Supervisor of Insurance. Further details, if appropriate will be provided during the complaint process.

General Conditions of Cover

- We offer fixed premiums for the lifetime of your pet, provided that the policy has continued from the date of inception without a break and that all premiums have been paid.
- Policies are valid as per the location specified on your certificate of insurance as a resident. Cover is available throughout Europe and other areas may be available upon request.
- Immediate cover is available for accidents and emergency treatments with illness cover effective 21 days from the start date of your policy. In the event of you owning more than one pet and only one pet is insured, accident and emergency treatment will not be available or take effect for the first 21 days.
- Throughout the period of cover you must care for your pet and ensure that you carry out any treatment normally recommended by your Vet to prevent injury and illness.
- Your pet, to the best of your knowledge and belief, at the start of this insurance, is free from injury and illness and that your pet is in good health and that you have no knowledge of any impending illness or injury that may require treatment in the future.
- You must also arrange to vaccinate your pet against the following:
 - Dogs....Distemper, hepatitis, leptospirosis, rabies and parvovirus.
 - Cats....Feline infectious enteritis, feline leukaemia, cat flu and rabies.
- The policy is non transferable. Special arrangements may be made in the event of relocation or death of the insured person. Please contact us for further details.
- If you or your Veterinarian makes a false or exaggerated claim, no payment will be made and the policy will be cancelled and no refund will be offered or implied. Legal action may be taken against the policyholder in the event of fraud.
- You agree that any Vet has your permission to release any information requested of your pet.
- When we offer a renewal of the policy for additional periods of protection, we may change the terms and conditions, increase the first excess or apply specific exclusions due to the claims history of your pet.
- We may terminate this insurance at any time by sending you, by registered post, 7 (seven) days written notice to the last address shown on our records.
- The policy has a minimum contractual period of 12 months, which must be paid in full in the event of a claim. Where Direct Debit Monthly payments are received, in the event of a claim during the period of insurance, the balance of any outstanding premiums (12 month minimum contract period) will be deducted from the claim, before a claim is paid.
- Cancellation of the policy must be received in writing to Protectapet, The European Pet Healthcare Management Organisation S.L. Apartado de Correos 42, Benitachell, Alicante. 03726. Spain.
- No premium will be refunded in the event of a pending claim or if any claims have been made or submitted during the lifetime of the policy.
- Any refunds on the premium after the first year (12 months) will be based on a pro-rata basis after deductions for commissions, insurance premium tax, underwriter's fees, Visa charges, bank charges and any other charges that may have been applied to the policy at the time of inception.
- No refunds will be given on policies that have been in force for a period of 8 months or more from the inception date of the policy.
- You must notify us of any change of address within 30 days.
- You must notify us and/or return the policy documentation if there are any errors.
- We reserve the right to make changes to these terms and conditions without prior notification, but we will make every effort to ensure that any changes to the terms and conditions are posted on our website, www.protectapet.eu as soon as is possible.

Areas of Cover

The area of cover will be specified within your Protectapet policy documentation and/or on the Certificate of Insurance.

Veterinary Fees

We will pay for any reasonable treatment covering unrelated accidents or illnesses carried out by the Veterinarian of your choice, within the bounds of the validated location of the policy. This includes home visits, hospitalisation, alternative medication such as acupuncture and homeopathy up to a maximum amount of 1,500.00 € per claim, during the period of cover. Increases in the maximum amount of cover are available upon request and may require the payment of an additional premium.

We will not pay for

- More than the maximum benefit for each accident or illness.
- Any costs resulting from any treatment for an injury or illness first occurring or showing clinical signs before cover for your pet had started, or for any illness that appears or shows any clinical sign within the first 21 days of the policy cover.
- Any treatment that continues for a period of more than 12 (twelve) months.
- The cost of house calls unless your veterinarian believes that moving the pet would be detrimental to the health of the pet or for treating your pet outside usual working hours unless the Vet believes an emergency consultation is necessary.
- Any costs that are not directly related to the illness or injury being treated.
- Any treatment that does not have a specific diagnosis.
- Any hospitalisation costs that exceed 250 €. (Maximum daily limit of 25€).
- If you require a second opinion from a different veterinary practice or veterinary hospital, we will only pay for the first consultation, diagnosis and treatment. We will not pay for any treatment or operations that are required to be repeated or redone.

Specific Exclusions

- Any costs that may result from an injury or illness specified or excluded or generally not covered or specified within these terms and conditions.
- Any Third Party or Public Liability Claim. (Separate Public Liability policies are available from Protectapet. Please call for details.)
- Canine Leishmaniosis, Canine Aids, and any form of Ehrlichia or Rickettsia (tick disease), M.R.I. Scans or the use of Virbagen as a treatment or any form of Feline Immunodeficiency Virus, Feline Leukaemia Virus, and Feline Corona virus, Toxoplasmosis, Feline Infectious Peritonitis or any form of Herpes or Renal failure.
- Any elective procedures such as spay/neuter, castration, boarding, grooming, diets, parasites, vitamins and medical or food supplements, including any foods or medication associated with dietary requirements, general health improvers and any preventative medication or treatments or any form of teeth cleaning.
- Any form of testing that has a negative result and/or is not directly related to the illness or accident being treated, including haemolytic profiles.
- Any claim or incident occurring outside the boundary limits of the areas of cover as specified on the policy.
- Any claims connected with a pre-existing condition, symptom or event, or linked to any behavioural problems or traits.
- Any congenital or hereditary defect, or any claim that we and/or our consultants consider to be an ailment associated with a specific breed or cross breed.
- Any illness or injury associated with birth and/or breeding or any form of hip dysplasia, arthritis, dermatitis, dementia, cosmetic dentistry, the killing or controlling of fleas or any treatments for allergies.
- Any pre-existing condition. If after six months, a pre-existing condition is considered as cured and has not required any treatment or consultation during the stated period, the condition may be eligible for coverage. Please contact us for details of covering a pre-existing condition.
- Any loss caused by war, riot or terrorism, plague, revolution or similar event.
- In the event of death or elective euthanasia of the animal during surgery, tests or any treatments, prolonged or continuous treatments whether from accident, illness or emergency, the maximum we will pay will not exceed 500 €. We will not pay for any costs of injections or treatments in relation to Euthanasia, burial, disposal or cremation.
- Excludes any dog used for racing, hunting or guarding.
- In any cats or dogs over the age of 10 years old, we will not cover any form of heart, liver or kidney disease or any associated treatments.
- Any form of Cancer treatments/operations and/or growth removal that first occurs or shows clinical signs within the first 6 months from the policy start date.
- Any form of testing for Cushing's disease or any illness or treatment associated or directly related to obesity.

Accidental Death Benefit

In the event of the death of your pet from an accident or poisoning, we will pay a full refund of the purchase price of your pet up to a maximum of 500.00 €. If you did not pay for your pet and you have no formal proof of purchase, we may pay a fair price paid for a similar pet, based on the age, breed and pedigree of your pet at the time you became the owner of the pet.

We will not pay for...

- Any more than the maximum benefit
- More than you paid for your pet.
- Any amount if death results from an illness, old age or disease. or
- Any amount if death is caused by an accident or illness relating to radiation, radioactive contamination, nuclear device, civil disturbance, riot, war, pressure waves from aircraft travelling faster than the speed of sound or any form of plague or pestilence.

European and International Cover

We will pay for any emergency illness or accident requiring treatment up to a maximum of 500.00 € whilst in a specified country (as per the details of your policy) with the exception of death, (whether through accident or illness), or loss of the animal. Your pet is covered whilst in the country of residence as specified in the policy documentation. European and International Cover policies permit your pet to stay in other specified countries for a maximum period of 31 consecutive days during any one year period. This may be extended upon request and may require the payment of an additional premium. All Pet travel outside the specified area of cover as per your policy documentation must be notified to Protectapet, within 7 days, prior to travel. Any claims made without prior notification will be specifically excluded.

We will not pay for

- Any illness that first occurs or shows clinical signs before the commencement of the trip or holiday or travel outside the areas as specified on the policy document.
- Any costs of treating an injury deliberately caused by you or anyone living with you.
- Any costs of having your pet put to sleep, cremated, buried or otherwise disposed of or if your pet dies from an illness or injury specified as excluded.
- Any loss or theft of the pet.
- Any claim exceeding 500 €.

Boarding Kennel and Cattery Fees

If you or your partner are hospitalised for more than 48 hours We will pay for the costs of boarding your pet at a licensed Kennel or Cattery up to a maximum of 500 €

We will not pay for

- More than the maximum benefit.
- Any costs if you or your partner goes into hospital due to an injury or illness that first showed any sign of occurring before the pet was covered or within 21 days of the policy start date.
- Any costs from you being pregnant or giving birth.
- Any costs resulting from you going into hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or any self inflicted injuries.
- Any costs resulting from convalescence care not received in a hospital.
- Any costs for the delivery or collection of the pet.

Loss from Theft or Straying

If your pet is stolen or goes missing during the period of cover and does not return within a period of 30 days, we will pay up to a maximum of 500 € for local newspaper advertising and/or for use as a reward. (Prior agreement required).

We will not pay for

- More than the maximum benefit.
- Any reward or advertising if notification is received later than 7 days from the date that the pet goes missing.
- Any reward that has not been agreed prior to advertising.
- Any reward that is not supported by a signed receipt with the full name and address and telephone number of the person who found the pet.
- Any reward to any person living with you, related to you or employed by you. If your pet is found or returns within 30 days you must repay the full amount paid to you as a reward or for advertising costs.
- In the event of relocation, the pet will not be covered for straying or loss for a period of 30 days before and 30 days after the relocation.

Money Back Guarantee

If you are not completely satisfied with the full terms and conditions of the policy, We offer you a full, unconditional Money back guarantee that you can return your policy for a full refund, provided no claims have been made or are imminent, during the period of the first 10 days. If you wish to return the policy please send it with a written request for cancellation, stating your reasons for doing so and enclosing all of the original documentation, to the address below.

Claims

- Claim forms in English and Spanish are available by logging onto our website www.protectapet.eu
- Claims must be received or notified within 30 days of the accident, illness or injury occurring.
- All claims must be supported by the Veterinarians report detailing the treatment provided and the individual costs involved and must be accompanied by the original receipts of any payments made. Once a claim has been presented for payment, no refunds on the balance of the policy premium will be available.
- No claim will be paid without a specific diagnosis.
- In the event of a claim being made on a policy that is paid on a monthly basis, the remaining premiums owed for the contracted minimum 12 month policy, will be deducted before any claim payment is made.
- On claims up to €500 the first excess will be €40. On claims over €500 the first excess will be €75.
- Any claims for tooth removal or any form of dental treatment must be accompanied by a receipt showing proof of an annual teeth cleaning and or inspection/examination within the previous 12 month period and no earlier than 30 days before the tooth removal.
- No claims will be accepted after the expiry date of the policy unless the claim occurred during the policy period and that a period of no more than 30 days has passed.
- For policies issued on any of our monthly payment schemes, whether by visa, direct debit or any other method of payment the current terms and conditions as posted on this website will apply to any claims being made.
- If, when you make a claim, there is any other policy under which you are entitled to payment you must advise us accordingly and we will pay our full cover up to the maximum specified benefit under our policy.
- Claims must be notified within 30 days of the incident to Protectapet S.L. Apartado de Correos 42, Benitachell, 03726, Alicante Spain.
- When making a claim, no guarantee of payment or acceptance will be made or implied over the telephone. If you require approval for the claim prior to treatment, please contact us for details.
- You must complete and send us the completed claim form and if any, or part of the claim cannot be paid, you will be notified in writing.
- No refunds will be given on any policy where a claim has been made or submitted, whether the claim was accepted or rejected. In the event of a refund being given, any charges including commissions, underwriting fees, visa charges, debit card charges, Paypal, bank processing charges and any insurance premium taxes, will be deducted before a refund calculation is made.

Protectapet, The European Pet Healthcare Management Organisation S.L. reserve the right to alter, modify or make changes to any aspect of these Terms and Conditions without notification.

PROTECTAPET S.L.

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