



# **PET INSURANCE**

## Policy Document

# Welcome

Thank you for insuring with Northstar Digital Insurer, we're delighted you and your pet are part of our family.

We know that owning a pet is full of highs and lows. We are experts in the market and have already helped millions of pets through illness and injury. That's why our customers think we are the UK's favourite insurer - covering over 500,000 pets.

If the unexpected happens and you need to make a claim, rest assured we will make it quick and easy for you, so you can focus on your pet's treatment and recovery.

This booklet details the cover your policy provides. Remember, with your Digital Insurer policy the Veterinary Fees are refreshed each year, so you can relax knowing you'll have help with the cost of unexpected veterinary treatment year after year for as long as it's needed, if you renew your policy without a break and continue paying your premiums.

Wishing you and your pet a happy and healthy year ahead.

Please contact us if you require a copy of the Policy Booklet in large print or Braille

# Contents:

Demands and Needs - Who is this product suitable for?	4
Terms and Conditions	4
Definitions	4
General conditions that apply to all sections of your policy	5
Pre-existing Conditions and Exclusions	5
Veterinary Fees	5
Complementary Treatment	5
Pet Bereavement Support Service	5
Death from Injury	6
Death from Illness	6
Theft or Straying	6
Advertising and Reward	7
Lawphone Legal Advice Helpline	9
Third Party Liability (this section only applies for dogs)	10
Boarding Fees	11
Holiday Cancellation	12
Emergency Repatriation	13
Quarantine Expenses and Loss of Documents	13
General exclusions that apply to all sections of your policy	14
Fraud	15
Claiming	16
Making a complaint	19
Financial Services Compensation Scheme	20
Privacy Notice – How we use personal data	20
How to contact us	21

## Demands and Needs - Who is this product suitable for?

This policy meets the demands and needs of individuals that require insurance to help cover the unexpected cost of veterinary treatment in the event of your pet falling ill or being injured in an accident and other risks detailed in your Policy Wording.

## Your Pet Insurance - Terms and Conditions

These Terms and Conditions explain your pet's cover. Your policy may not include the Death from Injury and/or Death from Illness sections of cover. These are only included if they're shown on your Certificate of Insurance.

Third Party Liability applies to all dogs, unless it has been specifically excluded from your dog's cover. It's important that you check your pet's cover and exclusions and contact us as soon as possible if it's not as expected.

These Terms and Conditions are part of your insurance contract. The other parts are your Certificate of Insurance and your insurance application.

To understand exactly what your insurance contract covers you must read your Certificate of Insurance and Insurance Product Information Document, together with these Terms and Conditions.

## Definitions

These definitions apply throughout the Terms and Conditions. Where we explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

## General conditions that apply to all sections of your policy

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam pharetra metus vitae sollicitudin elementum. Pellentesque luctus enim id ex ultricies, non hendrerit ligula aliquet. Curabitur lobortis ultricies magna, a aliquet risus bibendum in. Morbi hendrerit nisi vel fermentum hendrerit. Quisque pretium cursus leo, quis ornare justo accumsan sed.

Donec posuere fringilla ipsum, et pretium elit efficitur in. Aenean vestibulum sapien non placerat iaculis. Ut et nisl a libero aliquam ultricies vel non quam. Pellentesque ut finibus lacus, eu facilisis lorem. Sed ultrices at massa in volutpat. Integer fermentum fringilla mattis. Nullam tempor volutpat scelerisque. Ut eu tellus erat. Maecenas lectus purus, sagittis eu pretium eu, faucibus quis risus. Suspendisse venenatis, urna ut sagittis malesuada, lectus nibh blandit nisi, in ornare elit velit non libero. Sed in nibh at est pellentesque tincidunt at id est.

## Pre-existing Conditions and Exclusions

Vestibulum id metus velit. Ut aliquet velit vitae felis interdum pharetra. Aliquam volutpat dui eu arcu elementum tincidunt. Maecenas gravida efficitur metus, id faucibus enim molestie ultrices. Ut maximus felis eget diam laoreet, sed euismod neque tempus. Fusce sit amet volutpat nisl. Vestibulum a arcu eget nisi cursus porttitor quis a nulla. Pellentesque tincidunt velit non ipsum consequat sodales. Aliquam bibendum, dolor sit amet blandit condimentum, turpis massa porttitor nunc, et congue sem eros non ante.

## Veterinary Fees

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam pharetra metus vitae sollicitudin elementum. Pellentesque luctus enim id ex ultricies, non hendrerit ligula aliquet.

## Complementary Treatment

Pellentesque et mi ac augue consequat luctus. Vestibulum venenatis quis libero ac malesuada. Ut et metus purus. Donec rhoncus, arcu quis efficitur gravida, tortor ante fringilla erat, in varius augue justo vel sem.

## Pet Bereavement Support Service

In malesuada condimentum nisi, quis sodales magna tempus eget. Aenean pulvinar sollicitudin finibus. Aliquam consectetur mi sit amet sollicitudin tincidunt. Vivamus vitae aliquet tortor. Vestibulum eu tellus id ante euismod volutpat vel non tortor. Proin semper placerat urna nec scelerisque. Proin suscipit arcu id dictum ullamcorper. Mauris quis imperdiet nisi. Duis eget elementum ipsum. Integer finibus diam sit amet volutpat aliquet. Cras feugiat, est sed pharetra viverra, nisi ante imperdiet metus, ut vehicula ex diam nec ipsum. Cras nec eleifend sapien.

Donec posuere fringilla ipsum, et pretium elit efficitur in. Aenean vestibulum sapien non placerat iaculis. Ut et nisl a libero aliquam ultricies vel non quam. Pellentesque ut finibus lacus, eu facilisis lorem.

## Death from Injury

Pellentesque et mi ac augue consequat luctus. Vestibulum venenatis quis libero ac malesuada. Ut et metus purus. Donec rhoncus, arcu quis efficitur gravida, tortor ante fringilla erat, in varius augue justo vel sem.

## Death from Illness

Integer hendrerit euismod posuere. Fusce ut tortor justo. Curabitur tincidunt tempor risus et semper. Donec nunc quam, posuere vitae tempus non, lobortis in turpis.