

# Pet Insurance

*Policy document, including policy summary*

# Helplines

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Your Pet Insurance Policy includes access to the following helplines:

**Customer Services – telephone 0800 055 6876**

**Claims Enquiries – telephone 0845 083 1444**

**Claims Form Request – telephone 0845 083 1445 (this is an automated digit response service)**

**Healthcare Away From Home – telephone 0845 083 1446\***

If you and your pet are away from home whilst in the UK and your pet needs urgent veterinary care, you have access to a helpline so you can identify the nearest vet for you.

**Pet Minders – telephone 0845 083 1446\***

This enables you to locate a registered pet minder (on a national basis) to look after your pet whilst you are away.

**PETS Travel Scheme – telephone 0845 933 5577\***

For information on how to obtain a PETS Travel Scheme Pet passport.

**Telephone call recording**

For our joint protection telephone calls may be recorded and / or monitored.

\* The Healthcare Away From Home and Pet Minders telephone lines are provided by Agria Insurance Limited and the PETS Travel Scheme by the Department for Environment, Food and Rural Affairs (DEFRA). HSBC Bank plc has no control over these telephone lines and is not liable for your use of them and the information provided to you.

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# Section A - HSBC Pet Insurance policy summary

This policy summary does not contain full terms and conditions of the insurance – these are located in this policy booklet. It is important that you read the policy booklet carefully.

## Who is the Insurer?

The Insurer of this policy is Aviva Insurance UK Limited.

## What is HSBC Pet Insurance?

Insurance for dogs and cats. This insurance provides cover for veterinary fees, if your pet dies, is lost, stolen or strays, costs for finding your pet, boarding kennel/cattery or daily minding fees should you go into hospital, costs if you have to cancel or cut short your holiday, overseas travel cover and third party liability cover (third party liability cover is provided for dogs only).

## Conditions

You must ensure that your pet has received the required vaccinations, failure to comply with this may jeopardise your claim or cover – please refer to the General Conditions on page 29 of this policy booklet for full details.

## What are the benefits and features, and significant or unusual exclusions or limitations?

Your policy includes the following features, benefits and exclusions, please refer to pages 17-26 of this policy booklet for full details.

### Section 1 – Veterinary fees What are the benefits and features?

All reasonable costs for treatment of your pet by a vet up to £7,500 in each period of insurance including:

- Costs of alternative medicine and/or complementary treatment carried out under your vet's instruction up to £1,000.
- Costs of treatment for behavioural problems up to £1,000 carried out under your vet's instruction and approved by us.
- Costs for your pet to be cremated or buried up to £100.
- Costs of dentistry that is related to an injury up to £1,000.

- Costs of veterinary treatment up to £1,000 per trip whilst abroad under the PETS Travel Scheme.

### What are the significant or unusual exclusions or limitations?

- The first £75 of treatment costs. This will apply to each injury or illness claimed for during each period of insurance.
- Pre-existing conditions, injuries or illnesses or costs for illnesses occurring within the first 10 days of the start of cover.
- The cost of dentistry that is not related to an injury.
- Costs arising from preventative and elective treatment, routine examinations, vaccination, spaying, castration, pregnancy or giving birth.

### Section 2 -Transportation and overnight expenses

#### What are the benefits and features?

- Travel and accommodation expenses if your vet recommends that another vet treats your pet, up to a maximum of £150 in each period of insurance.

### What are the significant or unusual exclusions or limitations?

- Any amount unless the cost of treatment is covered under Section 1 – Veterinary Fees.

### Section 3 – If your pet dies from an accident or illness

#### What are the benefits and features?

- The price you paid for your pet up to a maximum of £2,000 if it dies or has to be put to sleep by a vet following an accident or illness.

### What are the significant or unusual exclusions or limitations?

- Any amount if the death results from injury or illness first occurring or showing clinical signs before cover starts or in the case of illness, first occurring within the first 10 days of the start of cover.
- Any claim if your pet dies from an illness and is aged 9 years or older for dogs or is aged 11 years or older for cats.

### Sections 4 & 5 – If your pet is lost, stolen or strays and costs for trying to find your pet

#### What are the benefits and features?

- The agreed cost of local advertising if your pet is lost, stolen or strays, up to £1,000, including the agreed cost of a suitable reward.
- The price you paid for your pet up to a maximum of £2,000 if it is lost, stolen or strays.

### What are the significant or unusual exclusions or limitations?

- Any amount if your pet is lost, stolen or strays within 10 days of the start of cover.
- Any advertising or reward costs not agreed by us.

### Sections 6 & 7 – Boarding kennel / cattery fees and daily minding if you have to go into hospital

#### What are the benefits and features?

- Up to a maximum of £750 in each period of insurance for boarding your pet at a licensed premise, or up to £75 a week to a maximum of £750 for the cost of paying someone to look after your pet if you need to go into hospital as an in-patient for more than 4 consecutive days due to your illness or injury.

### What are the significant or unusual exclusions or limitations?

- Any hospitalisation that is either known or foreseeable before cover starts.
- Any fees incurred as a result of hospitalisation required due to pregnancy, elective treatment, alcoholism, drug abuse or self-inflicted injury.
- Any fees incurred where a member of your immediate family was available to look after your pet.

### Section 8 – If you have to cancel a holiday or come home early / holiday cancellation

#### What are the benefits and features?

- Any non-recoverable travel and accommodation expenses, up to £2,500 in each period of insurance, if you have to cancel or cut short your holiday because your pet is injured or becomes ill and needs immediate life-saving surgery while you are away, or up to 7 days before you leave.

### What are the significant or unusual exclusions or limitations?

- If you cancel your holiday or come home early because your pet needs treatment or surgery that is not life-saving.
- If you cancel your holiday or come home early as a result of an existing illness or injury where it was foreseeable, at the time you booked your holiday, that emergency treatment could be required.
- Any illness occurring within 10 days of the start of the cover.
- Cover for holidays booked less than 28 days before you were due to leave.

**Section 9 – If your dog injures someone or damages their property / third party liability**  
**What are the benefits and features?**

- Legal liability up to £1,000,000 if someone is injured or killed or their property is damaged as a result of an incident involving your dog.

**What are the significant or unusual exclusions or limitations?**

- The first £100 of compensation or legal costs for any claim.
- Any amount of compensation if the injured person is, or the damaged property belongs to a person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.
- Third party liability if your dog injures someone or damages their property whilst outside the UK.

**Section 10 – Overseas travel cover**  
**What are the benefits and features?**

- Provided you comply with the PETS Travel Scheme the cover provided by this policy is extended whilst your pet is temporarily located in a member country of the PETS Travel Scheme for up to a maximum of three trips in each period of insurance and a maximum trip duration of 60 days. Your pet will also be covered whilst temporarily located in Eire for a maximum of 60 days in each period of insurance. The only exception is Section 1 – Veterinary fees where the benefit is limited to £1,000 per trip. Additionally you will also be covered for the following:

	Limit	Excess
Quarantine costs	£2,500 per trip	Nil
Repeat tick and worming treatment	£250 per trip	Nil
Loss of pet passport	£250 per trip	Nil
Emergency expenses abroad	£500 per trip	Nil

**What are the significant or unusual exclusions or limitations?**

- Third party liability outside the UK.

### General exclusions - applying to the whole policy

- Any incident occurring outside of the UK, Eire and the member countries of the PETS Travel Scheme.
- War risks, hostilities, terrorism, revolution, military or usurped power or radioactive contamination.
- Intentional slaughter, by order of any Government, Local Authority or any person having jurisdiction in the matter.
- Any animal, which should be registered under the UK Government's Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
- The use of your pet for breeding for commercial purposes, guard security, racing, hunting or coursing.

### How long does my HSBC Pet Insurance run for?

This is an annually renewable policy. The period of insurance is shown on your schedule.

### What happens if I take out cover and then change mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. A full explanation of your cancellation rights can be found on page 29 of this policy booklet

### How do I make a claim?

To make a claim please call on 0845 083 1444. Please refer to pages 32-37 of this policy booklet for full details of the claims procedure.

### How do I make a complaint?

We hope that you will be very happy with the service provided. However, if for any reason you are unhappy with it, we would like to hear from you. Any complaint you may have should in the first instance be addressed to The Manager of Customer Relations, Agria Pet Insurance Limited, 2b Alton House Office Park, Gatehouse Way, Aylesbury, HP19 8XU.

HSBC, Aviva and Agria Pet Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Full details of our complaints procedure can be found within this policy booklet on page 38.

### Would I receive compensation if HSBC and Aviva were unable to meet their liabilities?

HSBC and Aviva are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

# Section B - Policy document - Your Pet Insurance policy

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## Explaining HSBC's service

HSBC Bank plc is an insurance Intermediary acting on **you** behalf and for this Pet Insurance policy are contractually obliged to deal exclusively with the **Insurer** and **administrators** shown in the 'Definitions' section of this **policy**. Once the policy has commenced **you** will deal directly with the **administrators** for ongoing **policy** administration (including claims).

HSBC Bank plc is registered in England number 14259. Registered Office: 8 Canada Square, London, E14 5HQ. HSBC Bank plc is authorised and regulated by the Financial Services Authority. You can check our name, address and statutory status by telephoning 0845 606 1234 or by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc.

HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially

holds 100% of both the shares and voting power of HSBC Bank plc.

The following insurance companies are also wholly owned members of the HSBC Group:

HSBC Insurance (Ireland) Limited  
 HSBC Insurance (UK) Limited  
 London and Leith Insurance Company Limited  
 Marks and Spencer Life Assurance Limited

HSBC Bank plc may from time to time use a different **insurer(s)** to provide **you** with this product. A change of **insurer(s)** may take place upon the renewal date of **your policy** or at any other time. **We** will notify **you** prior to any change of the **insurer(s)** and advise **you** of any change in the **policy** terms. By entering into this contract **you** authorise **us** as **your** agent to place the risk with the **insurer(s)** other than those named in the **policy**. **You** will have the opportunity to terminate this **policy** both before and after such a change becomes effective.

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## Demands and needs

No advice has been provided to **you** by HSBC or Agria Pet Insurance Limited with respect to the suitability of this product.

This product meets the demands and needs of those who require cover for their **pet(s)** to ensure that a range of needs, including Veterinary fees, are met throughout the duration of the **policy**.

Please refer to **your** schedule and this policy booklet for full details of the cover provided.

## Customers with disabilities

The text phone number for customers with hearing and/or speech impairments is (18001) 0800 369 9444.

This booklet is also available in Braille, large print or audio formats. For information on this please contact Customer Services.

## Contract of insurance

This **policy** is a contract of insurance between **you** and **Aviva**.

**You** should read this **policy**, the information **you** have provided and the schedule together. These documents form the contract of insurance between **you** and **us**.

In return for having accepted **your** premium **we** will, in the event of **illness, injury**, loss or damage happening within the **period of insurance**, provide insurance as detailed in the following pages and referred to on **your** Schedule.

## Choice of law

The law of England and Wales will apply to this contract, unless:

- **you** and the **insurer** agree otherwise; or
- at the date of the contract **you** are a resident of Scotland, Northern Ireland, the Channel Islands or the Isle of Man. In which case (in the absence of agreement to the contrary) the law of that country will apply.

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### Use of language

Unless otherwise agreed the contractual terms and conditions and other information relating to this contact will be in English.

### Changes we need to know about

Please let **us** know if **you** change address by writing to **us** at:

HSBC Pet Insurance  
Agria Pet Insurance Limited  
2b Alton House Office Park  
Gatehouse Way  
Aylesbury HP19 8XU

Or calling us on 0800 055 6876

### Managing your policy

At the request of many of **our** customers and to make managing **your** insurance more convenient, it is the **administrator's** policy to deal with **your** spouse or partner who calls on **your** behalf. If **you** would like someone else to be able to deal with **your policy** for **you** on a regular basis please let **us** know. In some exceptional circumstances they may deal with other people who call in **your** behalf. If at any time **you** would prefer **us** to deal only with **you**, please call on 0800 055 6876 to let **us** know.

### Your Cancellation Rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period you have received cover.

To exercise your right to cancel, please contact HSBC Pet Insurance, 2b Alton House Office Park, Gatehouse Way, Aylesbury, HP19 8XU.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of your policy booklet.

# Summary of cover – limits and excesses

Please use the table below as a summary only. The full details of **your** insurance cover are set out in this policy booklet and on **your policy** schedule.

Cover	Limit in each period of insurance	Excess per claim
Veterinary fees	£7,500	£75
<b>Complementary treatment</b> , dental <b>treatment</b> following <b>injury</b> and behavioural problems	£1,000 (included within the veterinary fees limit)	£75
<b>Pet</b> cremation benefit	£100	Nil
Transportation and overnight expenses	£150	Nil
If <b>your pet</b> dies from an <b>accident</b> or <b>illness</b>	£2,000	Nil
If <b>your pet</b> is lost, stolen or strays	£2,000	Nil
Advertising and reward costs if <b>your pet</b> is lost, stolen or strays	£1,000	Nil
Boarding kennel / cattery fees if <b>you</b> have to go into hospital	£750	Nil
Daily minding if <b>you</b> have to go into hospital	£750	Nil
If <b>you</b> have to cancel a holiday or come home early	£2,500	Nil
Third party liability	£1 million	£100
Overseas travel cover:	Limit per trip	
Veterinary fees	£1,000	£75
Quarantine costs	£2,500	Nil
Repeat tick and worming <b>treatment</b>	£250	Nil
Loss of <b>pet passport</b>	£250	Nil
Emergency expenses abroad	£500	Nil

# Territorial limits

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- **Your pet** is covered whilst in the **UK**.
- In accordance with the European Economic Community regulations, provided that **you** comply with the **PETS Travel Scheme**, this insurance also extends to cover **your pet** under this scheme whilst temporarily located in any member country of the **PETS Travel Scheme** (excluding long haul countries as defined by DEFRA) for overseas travel subject to a maximum of three trips in each **period of insurance** and a maximum trip duration of 60 days.
- The exception to this insurance cover is Eire, which is covered up to a maximum of 60 days in each **period of insurance**.
- Third party liability cover does not apply for **your dog** whilst it is outside the **UK**.
- **We recommend you** check insurance cover requirements for **your pet** for the specific country of destination with **your** travel agent before travelling.

# Definitions

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The words or phrases below have the following meanings wherever they appear in this **policy** document and are shown in bold print:

## Accident

A sudden or unforeseen **incident** resulting in **injury**.

## Administrators

The **administrators** for this cover are Agria Pet Insurance Limited plc. Registered in England No. 04258783. Registered Office: 10 Buckingham Place, London SW1E 6HX. Authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.UK/register](http://www.fsa.gov.UK/register) or by contacting them on 0845 606 1234.

## Alternative medicine

Means herbal or homeopathic medicine prescribed by a veterinary surgeon.

## Complementary treatment

Means physiotherapy, osteopathy, chiropractic **treatment** provided by a qualified animal physiotherapist, osteopath or chiropractor; hydrotherapy

provided by a veterinary practice or member of the Canine Hydrotherapy Association or acupuncture carried out by a veterinary surgeon.

## Exclusions

Specific illnesses, injuries or events which are normally covered by this **policy** but which **we** will not insure **your pet** for.

## Illness/ Illnesses

Physical disease, sickness, infection or failure which is not caused by **injury**.

## Immediate family

**Your** partner or a member of **your** family who resides with **you**.

## Incident

A specifically identifiable **illness** or **injury**. A recurring and/or chronic **illness** or **injury** shall be considered as one loss. Such **illness** or injury being defined as:

- a) clinical manifestations resulting in the same diagnosis (regardless of the number of **incidents** or areas of the body affected) to which **your pet** has an ongoing predisposition

- or susceptibility related in any way to the original claim; or
- b) an **illness** or **injury** which is incurable and likely to continue for the remainder of **your pet's** life.

### Injury / Injuries

Physical damage or trauma caused by an **accident**.

### Period(s) of insurance

The dates shown on the **Policy** Schedules or any subsequent Renewal Schedules.

### Pet

The dog or cat named on the Schedule.

### Pet Passport

The official **PETS Travel Scheme Pet passport** issued by a **vet** authorised by the Government to do so.

### PETS Travel Scheme

The Government Scheme allowing **you** to take **your pet** abroad to certain specific countries and re-enter the **UK** without the need for **your pet** to go into quarantine, provided certain criteria have been adhered to.

### Policy

Means **your policy** booklet and most recent **Policy** Schedule or any subsequent Renewal Schedule, which includes any endorsement that applies.

### Pre-existing condition

Any condition which occurred or existed in any form prior to inception of the **policy**.

### Terrorism

Terrorism is defined as any act or acts including but not limited to

- a) the use of threat of force and/or violence  
and/or
- b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part, for political, religious, ideological or similar purposes.

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Any action taken in controlling, preventing, suppressing or in any way relating to the above.

### Treatment

Means any examination, consultation, advice, tests, x-rays, medication, surgery, hospitalisation, nursing and care provided by a veterinary practice.

### UK

England, Scotland, Wales and Northern Ireland, also included in our **UK** definition are the Channel Islands and Isle of Man.

### Vet

Qualified registered veterinary surgeon.

### We/us/our/insurers/Aviva

Aviva Insurance UK Limited.  
Registered in England No. 99122.  
Registered Office: 8 Surrey Street,  
Norwich, NR1 3NG. Authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

### You/your

The policyholder named on the Schedule.

# Your Cover

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## Section 1

### Veterinary fees

#### We will pay

Up to £7,500 during each **period of insurance** for the cost of reasonable and customary fees made for veterinary **treatment your pet** receives for **illness** or **injury** during the **period of insurance**.

This is subject to the submission of a claim form for each **illness** or **injury** to HSBC Pet Insurance within 180 days of occurrence.

The **policy** is limited to a maximum veterinary fee benefit of £7,500 in each **period of insurance** including:

1. **Vet** fees for treating the **illness** or **injury**.
2. Fees for a limited number of sessions for any **alternative medicine** or **complementary treatment** as defined on page 14 of this booklet which the **vet** recommends and as approved by **us** up to the maximum benefit of £1,000 in each **period of insurance**. This includes a limited number of sessions of hydrotherapy, subject to a period of 90 days from the date of the first session, provided by a veterinary practice or by pool operators who are members of the CHA (Canine Hydrotherapy Association).
3. Subject to approval the cost of **treatment** for behavioural problems carried out by a member of a professional organisation acting under the direction of a **vet** up to the maximum benefit of £1,000 in each **period of insurance**.
4. The cost of a clinical diet for **your pet** as long as it is recommended by and only available from **your vet**, up to a maximum benefit of £500 or four weeks duration (whichever is sooner) in each **period of insurance**. In this case **we** will pay the difference between the normal cost of feeding **your pet** and what **you** pay for the diet.
5. The cost of dentistry up to a maximum benefit of £1,000 in each **period of insurance** following an **injury** that is covered by this **policy**.

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6. Fees for putting **your pet** to sleep as long as it is recommended by **your vet**
  7. The cost of cremation and burial up to the maximum benefit of £100 if **your pet** dies or has to be put to sleep by a **vet** as a result of an **injury** or **illness** covered by this **policy**.
  8. The cost of veterinary **treatment** up to a maximum benefit of £1,000 per trip whilst **your pet** is abroad under the **PETS Travel Scheme**.

### We will not pay

1. More than the maximum veterinary fee benefit of £7,500 in each **period of insurance**.
2. The first £75 of all **treatment** costs in each **period of insurance**. This will apply to each **injury** or **illness** claimed for. When **treatment** of an **injury** or **illness** falls into two or more **periods of insurance** £75 will be deducted from the first valid claim submitted after each renewal date.
3. Fees for vaccination, grooming, killing and controlling fleas or routine **treatment** for worms.
4. Preventative and elective **treatments**, routine examinations and any claims arising as a result of these procedures, including but not limited to routine spaying, spaying to prevent the recurrence of false pregnancy, routine castration (including the removal of retained testes), the removal of dew claws, any post mortem costs, whelping or kitting, or for any **treatment** in connection with pregnancy or giving birth.
5. Fees for non-essential hospitalisation, transportation by ambulance or house calls unless the **vet** confirms that to move **your pet** would seriously endanger **your pet's** health.
6. A clinical diet that is only prescribed to help **your pet** lose weight.
7. Fees for unapproved **alternative medicine** or complementary treatment and also fees for the following: pulsed magnetic field therapy, matrix energy field therapy, the Bowen technique, Reiki massage or faith healing.

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8. Fees resulting from an **injury** or **illness** specified as excluded on your schedule and/or **pre-existing conditions**.
  9. Fees for the cost of **treatment your pet** has received after the **period of insurance** unless the **policy** has been renewed and **you** have paid the premiums to keep **your policy** in force.
  10. Any fees charged by **your vet** to complete the claim form, to refer **your pet** to another veterinary practice, or for postage and packaging or courier fees.
  11. **Vet** fees to treat an **illness** which arises within 10 days of the start of the policy.
  12. Travelling expenses incurred by **your vet**.
  13. The cost of dentistry that is not related to an **injury** including but not limited to cosmetic dentistry, routine cleaning and descaling or **treatment** for under/over-shot jaws.
  14. Any claim for any form of housing, including cages, or bedding needed for the **treatment** or well-being of **your pet**.

15. Any claim for bathing **your pet**, unless only a **vet** or member of a veterinary practice can bathe **your pet**.

16. Any claim as a result of Rabies.

## **Section 2**

### **Transportation and overnight expenses**

#### **We will pay**

Reasonable travel and accommodation expenses, up to £150 in each **period of insurance**, incurred if **your pet** suffers an **injury** or **illness** and **your** usual **vet** recommends another **vet** treats **your pet**. **We** will pay costs for travel between **your** home and the other veterinary practice based on 25p per mile.

#### **We will not pay**

1. More than the maximum benefit payable in each **period of insurance**.
2. Any amount unless the cost of **treatment** of the **illness** or **injury** is covered under Section 1 Veterinary Fees.
3. Any amount incurred whilst travelling to or from **your** usual **vet**,

or to or from any branch of the group of practices **your** usual vet belongs to.

### Section 3

#### If your pet dies from an accident or illness

##### We will pay

The price **you** paid for **your pet** as declared at the time of application up to a maximum of £2,000 if **your pet** dies because of an **illness** or **injury** during the **period of insurance**.

We will pay **you** this money even if **we** have already paid for **vet** fees to treat the **illness** or **injury**.

##### We will not pay

1. If **your** dog is aged 9 years or older, or **your** cat is aged 11 years or older when it dies from an **illness**.
2. If **your pet** is put to sleep due to aggression unless this can be attributed to a medical condition.
3. If **your pet** dies from an **illness** or **injury** which arises or first shows clinical signs or symptoms within 10 days of **you** taking out this **policy**.

4. If **your pet** dies as a direct or indirect result of an **illness** or **injury** which first shows signs or symptoms prior to **you** taking out this **policy**.

5. Any amount if **your pet** dies because she is having puppies or kittens.

### Section 4

#### If your pet is lost, stolen or strays

##### We will pay

The price **you** paid for **your pet** as declared at the time of application up to a maximum of £2,000 if during the **period of insurance** **your pet** is lost, stolen or strays and you do not get **your pet** back within 45 days. If **you** get **your pet** back after **we** have paid **you**, **you** must pay back all of the money **we** paid.

##### We will not pay

If **your pet** is lost, stolen or strays within 10 days of **you** taking out this **policy**.

### Section 5

#### Advertising and reward costs if your pet is lost, stolen or strays

##### We will pay

Up to £1,000 for advertising and other

appropriate costs to try to find **your pet** if it is lost, stolen or strays. **You** must contact **us** and wait for **us** to agree in writing before **you** pay any costs for trying to find **your pet**. This includes up to £250 for the agreed reward costs to recover **your pet**.

### We will not pay

1. Any advertising or reward costs if **your pet** is lost, stolen or strays within 10 days of **you** taking out this **policy**.
2. For money **you** spend trying to find **your pet** if **we** have not agreed to the way **you** are doing this.
3. Any reward to a person living with **you**.
4. Any reward where **you** did not obtain the full name and address of the person who found **your pet**.

## Section 6

### Boarding kennel / cattery fees if you have to go into hospital

#### We will pay

Up to £750 in each **period of insurance** for essential boarding kennel or cattery fees if **you** are ill or injured

and **your pet** has to stay in a licensed kennel or cattery whilst **you** are an in-patient in hospital for more than 4 consecutive days.

### We will not pay

1. More than £750 in total if **you** have to go into hospital more than once for the same **illness** or **injury**.
2. Fees incurred when a member of **your immediate family** is available to look after **your pet**.
3. Fees incurred as a result of the hospitalisation of anyone other than **you**.
4. Fees incurred as a result of hospitalisation required due to **your** pregnancy, elective **treatment**, alcoholism, drug abuse or self-inflicted **injury**.
5. Fees incurred as a result of a medical condition which **you** were aware could give rise to hospitalisation when **you** took out this **policy**.
6. If **you** have to go into a nursing home or receive convalescence care outside of a hospital.

## Section 7

### Daily minding if you have to go into hospital

#### We will pay

Up to £75 per week up to £750 in each **period of insurance** for the reasonable cost of paying someone to look after **your pet** if you are ill or injured and have to go into hospital as an in-patient for more than 4 consecutive days.

#### We will not pay

1. More than £750 in total if **you** have to go into hospital more than once for the same **illness** or **injury**.
2. Fees incurred when a member of **your immediate family** is available to look after **your pet**.
3. Fees incurred as a result of the hospitalisation of anyone other than **you**.
4. Fees incurred as a result of hospitalisation required due to **your** pregnancy, elective **treatment**, alcoholism, drug abuse or self-inflicted **injury**.
5. Fees incurred as a result of a medical condition which **you** were

aware could give rise to hospitalisation when **you** took out this **policy**.

6. If **you** have to go into a nursing home or receive convalescence care outside of a hospital.

## Section 8

### If you have to cancel a holiday or come home early

#### We will pay

Up to a maximum limit of £2,500 in each **period of insurance** for non-recoverable cancellation or curtailment costs in the event that in **your vet's** opinion **your pet** requires emergency life-saving surgery within 7 days of **your** departure or whilst **you** are on holiday and this necessitates cancellation or curtailment.

#### We will not pay

1. These costs for anyone else who is going, or is on holiday with **you**.
2. If **you** cancel **your** holiday or come home early because **your pet** needs surgery which is not life-saving.

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3. If **you** booked **your** holiday less than 28 days before **you** were due to leave.
  4. If **you** cancel **your** holiday or come home early as a result of a pre-existing **illness** or **injury** where it was foreseeable, at the time **you** booked **your** holiday, that emergency **treatment** could be required.
  5. Any **illness** occurring within 10 days of the date cover begins
  6. Where **you** can get these expenses back from anywhere else, for example, from travel insurance.

### Section 9

#### If your dog injures someone or damages their property – third party liability

##### We will pay

Up to £1,000,000 which **you** become legally liable to pay as compensation or damages (including costs) during the **period of insurance** for any claim or series of claims arising from any one event if someone is injured or killed or their property is damaged as a result of an **incident** involving **your** dog.

For the purposes of this section the definition of ‘**you**’ and ‘**your**’ is extended to include any person looking after **your** dog with **your** permission, providing **you** did not agree to pay them to look after **your** dog.

##### We will not pay

1. The first £100 of each claim.
2. Any costs incurred because of an agreement which imposes a liability on you which **you** would not be under in the absence of such an agreement.
3. Any costs incurred due to deliberate acts by **you** or members of **your** family.
4. Loss or damage to property in the ownership, custody or control of **you** or **your** family or household, or any person employed by members of **your** household or any person looking after **your** dog with **your** permission.
5. **Injury** or **illness** contracted by **you**, a member of **your** family, persons permanently residing with **you** or any person looking after **your** dog with **your** permission.

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6. **Injury** or **illness** contracted by any person who is under a contract of service or apprenticeship with **you** when such **injury** or **illness** arises out of and in the course of employment by **you**.
  7. Any claim arising within the territorial limits of Eire or the member countries of the **PETS Travel Scheme**.
  8. Any compensation, costs or expenses if **you** are insured under any other liability **policy** including **your** household insurance, unless that cover has been exhausted.

### **Section 10** **Overseas travel cover**

Provided **you** comply with the **PETS Travel Scheme** the cover provided by this **policy** is extended whilst **your pet** is temporarily located in a member country of the **PETS Travel Scheme** for up to a maximum of three trips in each **period of insurance** and a maximum trip duration of 60 days. **Your pet** will also be covered whilst temporarily located in Eire for a maximum of 60 days in each **period of**

**insurance**. The only exception is Section 1 – Veterinary fees where the benefit is limited to £1,000 per trip.

Additionally **you** will also be covered for the following:

#### **10 a) Quarantine costs**

##### **We will pay**

Up to a maximum of £2,500 per trip, with a maximum of three trips in each **period of insurance** and a maximum trip duration of 60 days towards:

1. Quarantine kennelling / cattery costs and costs incurred in getting a new **Pet passport** for **your pet**, should a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fail.
2. Quarantine kennelling / cattery costs should, despite compliance with all the required regulations of the **PETS Travel Scheme**, **your pet** have to go into quarantine due to **illness**.

##### **We will not pay**

1. Any fees if the microchip was not checked and found to be functioning properly within 14 days of **your** departure on a journey.

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- Any fees arising from any **illness** which **you** were aware of before the start of the journey.

#### 10 b) Repeat tick and worming treatment

##### We will pay

Up to a maximum of £250 if as a direct result of **your** departure for the **UK** being delayed by **your** carrier **you** incur fees for getting repeat tick and worming treatment for **your pet**.

##### We will not pay

- Any costs incurred in obtaining the initial tick and worming **treatment**.
- Any costs incurred if the initial tick and worming **treatment** was not performed in the time-scale required by the **PETS Travel Scheme**.
- Any costs incurred if the tick and worming **treatment** was not necessary in order to comply with the **PETS Travel Scheme**.

#### 10 c) Loss of Pet Passport

##### We will pay

Up to a maximum of £250 towards the cost of a replacement **Pet passport**

should the original **Pet passport** become lost during a journey.

This includes any quarantine costs incurred as a direct result of the loss of the **Pet passport**.

##### We will not pay

- Any costs incurred as a result of the destruction, loss or theft of the **Pet passport** that occurs prior to the start of **your** journey.
- Any costs incurred where the loss of the **Pet passport** is not reported to the issuing **vet** within 24 hours of discovery.

#### 10 d) Emergency expenses abroad

##### We will pay

Up to £500 per trip, subject to a maximum of three trips in each **period of insurance** and a maximum trip duration of 60 days towards:

- Reasonable additional accommodation expenses and repatriation of **you** and **your pet** should **your pet** need emergency veterinary **treatment** and as a result

- 
- of this you miss **your** return travel to the **UK**.
2. Reasonable additional accommodation and transportation costs incurred before **you** were due to return to the **UK**, whilst trying to find **your pet** if it becomes lost during a journey.
  3. Reasonable additional accommodation and transportation costs incurred by **you** for up to 4 days if **your pet** is lost or strays before the date **you** are due to return to the **UK** and **you** elect to remain in the country where **your pet** went missing in an attempt to find **your pet**.
  4. Reasonable additional accommodation expenses and repatriation of **you** and **your pet** should **your** departure to the **UK** be missed as a direct result of the loss of **your pet's Pet passport**.
  5. Reasonable additional accommodation expenses and repatriation costs of **you** and **your pet** should you be unable to get the re-scheduled departure for the **UK** as a direct result of having to get the tick and worm **treatment** repeated because **your** original departure for the **UK** was delayed by the carrier.

# General exclusions

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We will not pay for claims arising directly or indirectly from:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
  - war;
  - invasion;
  - act of foreign enemy;
  - hostilities or warlike operation (whether war be declared or not);
  - civil war;
  - revolution, rebellion or insurrection;
  - **terrorism**;
  - civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising;
  - military power (even if properly authorised by the duly elected government);
  - usurped power;
  - any action taken to prevent, control or suppress, or which in any way relates to, any of the above.
2. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
3. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. Intentional slaughter, irrespective of any order by Government, Local Authority or any person having jurisdiction in the matter, except in the case of humane destruction to alleviate incurable and inhumane suffering.
5. **Your pet** being an animal which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs Act (Northern Ireland) Order 1991 or any subsequent amendments.
6. Malicious or wilful injury or gross negligence to **your pet** caused by **you, your** agents, employees or members of **your** family.
7. **Your pet** being outside the territorial limits of the **UK**, Eire and the member countries of the **PETS Travel Scheme**

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8. Any medication not prescribed by a **vet** or **treatment** not provided by a **vet**.
  9. The recurrence or continuation of an **illness** which **your pet** suffered from prior to, or within 10 days of start date of this insurance. (This exclusion is not applicable to renewed policies).
  10. The use of **your pet** for breeding for commercial purposes, guard security or racing, hunting or coursing.
  11. Infringement of **UK** animal health and importation legislation.
  12. Any **pet** not owned by **you**.
  13. Any claims under any section of cover where premium has not been paid.

# General conditions

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**You** must comply with the following conditions to have the full protection of **your policy**. If you do not comply **we** may at our option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Are resident in the UK and aged 18 years of age or over.
2. **You** must keep **your pet** vaccinated against distemper, hepatitis, leptospirosis and parvovirus in the case of dogs, against feline infectious enteritis and feline influenza in the case of cats, or as advised by **your vet**. All vaccinations must be administered under veterinary supervision. Homoeopathic vaccines are not acceptable. Furthermore there is no cover provided for these diseases in the event that the required vaccinations have not been carried out.
3. **Your pet** must be named on the Schedule.
4. **Your pet** must be over 8 weeks old on the start date of this **policy**.
5. **Your** dog must be under 9 years of age, or **your** cat must be under 11 years of age on the start date of this **policy**.
6. **You** must provide proper care and attention to **your pet** at all times.
7. **You** will agree that **your** current or previous **vet** may release information or records regarding any **pet** insured to HSBC Pet Insurance. If the **vet** charges **you** for this information **you** will have to pay.
8. **You** must be the owner of **your pet**.
9. In relation to any third party liability claims, **we** may pay up to the limit of indemnity or lesser amounts for which any claim can be settled (after deduction of any sum or sums already paid as compensation) and shall be released from any further liability under this **policy**. (Except for costs and expenses of litigation recoverable or incurred with **our** consent prior to the date of such payment).
10. Following the expiry of your statutory cooling off period, you continue to have the right to cancel your policy at any time during its term. If you do so, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period for which you received cover and there will also be an additional charge of £15 (inclusive of Insurance Premium Tax where applicable) to

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cover the administrative cost of providing the policy.

We (or any agent we appoint and who acts with our specific authority) may cancel this policy by sending 14 days notice to your last known address. You will be entitled to a refund of premium paid, subject to a deduction for the time for which you have been covered.

If you do not pay the premium (or any part of the premium under the payment option you have chosen) by the due date, we may cancel this policy with effect from the end of the last period for which a payment has been made.

11. This **policy** is an annual contract of insurance that can be paid monthly. If the premium is paid under a monthly instalment option and a claim has been settled during the **period of insurance** you must continue with the instalment payments. Alternatively **we** will deduct outstanding instalments from any claim payment that may be due to **you**. If the annual payment option is chosen and a claim is paid, no premium will be refunded if **you** cancel the **policy** during the same premium year.
12. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by giving 5 days notice to you at your last known address.
13. In the event of any disagreement between **your vet** and **our vet**, an independent **vet** mutually agreed upon by both sides will be appointed and act as arbiter and whose decision will be binding on both sides.
14. **Your** duty to disclose information. It is **your** responsibility to provide complete and accurate information to the **administrators** when **you** take out **your** insurance policy, throughout the life of **your** policy, and when **you** renew **your** insurance. Please note that if **you** fail to disclose any material information to the **administrators** (these are facts that the **administrators** and/or **insurers** would regard as likely to influence the assessment and acceptance of **your** policy) this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid.

# Claims conditions

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1. In the event of any possible claim under any sections of this insurance **you** must notify **us** as soon as possible, and not later than 180 days, after the event. Please call **us** 0845 083 1444. If **you** do not contact **us** within 180 days of the **incident** and this prejudices **our** ability to verify the claim then, other than in exceptional circumstances, **we** will be unable to deal with **your** claim.
2. If any liability under this insurance is covered by any other insurance **policy we** will not pay more than **our** rateable proportion.
3. Following a claim **we** shall be entitled to take over and exercise any rights in **your** name against any other party for our own benefit and at our own expense to recover any payment **we** have made under this **policy**.
4. **You** must not act in a fraudulent manner. If you or anyone acting for **you**:
  - Makes a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect or,
  - Makes a statement in support of a claim knowing the statement to be false in any respect or,
  - Submits a document in support of a claim knowing the document to be forged or false in any respect or,
  - Makes a claim in respect of any loss or damage caused by **your** wilful act.

Then

  - **We** shall not pay the claim.
  - **We** shall not pay any other claim which has been or will be made under the **policy**.
  - **We** may at our option declare the **policy** void.
  - **We** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date.
  - **We** shall not make any return of the premium.
  - **We** may inform the police of the circumstances.

# How to claim

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## General

1. **We** are unable to guarantee a claim over the telephone but please phone 0845 083 1444 as soon as possible to tell **us** that **you** need to claim. Alternatively **you** can request a claim form by calling 0845 083 1445 (this is an automated digit response service). **You** do not need to contact **us** before any **treatment** begins. **We** will require **your policy** number when **you** call so **you** should have this ready. For **our** joint protection telephone calls may be recorded and / or monitored.
2. **We** will send **you** a claim form. Ask **your vet** to fill in the claim form as soon as **you** can and collect any extra documents and supporting information **we** ask for.
3. **We** have the right to request further information either directly from the **vet** or from **you** to confirm the validity of the claim at **your** expense.
4. Please send **your** claim form and supporting documents to:

HSBC Pet Insurance  
 2b Alton House Office Park  
 Gatehouse Way  
 Aylesbury HP19 8XU

5. **We** will pay **your** claim if the claim form is correct and complete:
  - When **we** have all the information **we** need to support the claim.
  - When **we** are sure that the claim is valid.
  - When any legal action or other action has been settled.
6. If it is more convenient and **your vet** agrees, **we** can pay claims directly to **your vet**, after deductions. **You** can tell **us** to do this when **you** make a claim. **We** will not pay veterinary fees directly to anyone who is not a **vet**.

## Claim procedure under Section 1 Veterinary fees

1. When **you** pay **your vet** for **treatment** of an **injury** or **illness** which is covered by this **policy** keep the receipts.
2. When the **treatment** is over, send **your** claim form and receipts to **us**.

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3. The claim form must be returned within 180 days of the start of the **treatment** or by the end of the **period of insurance**, whichever is the sooner.
  4. An interim claim can be submitted.
  5. Should **you** wish to claim for a clinical diet, **you** must submit an estimate of **your pet's** usual weekly or monthly food bill and **we** will pay the difference in cost between **your pet's** normal food and the clinical diet. In the absence of an estimate a deduction will be made for the usual cost of feeding **your pet**.
  6. Claims for alternative or complementary medicine must be approved by **us** before the commencement of the **treatment**.
  7. **You** must tell **us** if **your pet** needs more than one **treatment** for the **illness** or **injury**. Any continuation claims must be submitted at least every 180 days, or at the end of the **period of insurance**, whichever is the sooner.
  8. Please remember that claims only apply to **treatment your pet** receives whilst the cover is valid.

### Claim procedure under Section 2 Transportation and overnight expenses

1. **We** will require an invoice for any accommodation from the hotel **you** stayed in. The invoice must show the dates and total cost of **your** accommodation. **We** will also require details of the mileage covered.

### Claim procedure under Section 3 If your pet dies from an accident or illness

1. Send the claim form to **us** as soon as possible after **your pet** dies, along with the purchase receipt and pedigree certificate (if applicable) and a death certificate from **your vet**.

### Claim procedure under Sections 4 & 5

#### If your pet is lost, stolen or strays and costs for trying to find your pet

1. **You** must
  - Notify your local police station within 48 hours of discovery of the theft or loss if your pet is a dog.

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- Ask for our approval before you advertise or try other methods of finding your pet.
  - Notify us if your pet has not been recovered after 45 days and send in the purchase receipt and pedigree certificate (if applicable) together with any receipts for advertising costs and a covering letter explaining how the loss occurred.
2. If **you** are claiming for the recovery of a reward **we** will also need a receipt giving **us** the full name and address of the person who found **your pet** and the amount **you** have paid them.

#### Claim procedure under Section 6 Boarding kennel / cattery fees if you have to go into hospital

1. When **you** leave hospital, obtain a medical certificate and send **us** the medical certificate, the receipt from the boarding kennels / cattery and a covering letter.

#### Claim procedure under Section 7 Daily minding if you have to go into hospital

1. There must be no member of **your immediate family** able to look after **your pet**. **We** must agree to the amount to be paid to the person looking after your pet before they accept any responsibility unless emergency hospital **treatment** is required.
2. The claim must be supported by a cheque stub showing the amount paid, or written confirmation from the carer that the agreed sum has been received.
3. The claim must be supported by a medical certificate from the hospital **you** attended.

#### Claim procedure under Section 8 If you have to cancel a holiday or come home early / holiday cancellation

1. Send **us** receipts for the expenses you are claiming and a covering letter explaining when and why you had to pay each expense.
2. Send **us** a letter from the **vet** treating **your pet** confirming that **your pet** required emergency life saving surgery.

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### Claim procedure under Section 9 If your dog injures someone or damages their property / third party liability

1. Contact HSBC Pet Insurance immediately and advise them of any possible claim. HSBC Pet Insurance will then give **you** instructions on what to do with any letter, claim, writ or summons.
2. Do not admit or accept liability, negotiate or make any payment or promise of payment without **our** written consent.
3. Do not answer letters from people who may claim against **you** or who are acting for people who may claim against you without our written consent.
4. **You** are required to provide **us** with all the information that **we** may reasonably require.
5. **We** will have the sole conduct and control of any claim and legal proceeding relating thereto including the right to prosecute in the name of the insured but for **our** benefit for any claim, damages or liability.

### Claim procedure under Section 10 Overseas travel cover

1. In the event that **your pet** requires veterinary **treatment** whilst temporarily in Eire or a member country of the **PETS Travel Scheme**, payment of any **treatment** will be made by **you** to the **vet** whilst **you** are there.
2. Upon return home **you** should telephone HSBC Pet Insurance immediately and report the claim. Please phone 0845 083 1444 HSBC Pet Insurance will forward **you** a claim form for completion and return. Alternatively **you** can request a claim form by telephoning our digit recognition claim form request line on 0845 083 1445.
3. This claim form must be returned complete with all paid veterinary receipts. Settlement of eligible claims will be made to **you**, after any applicable deductions have been made, in sterling at the current rate of exchange, such payments discharging **us** from all further liability connected with such claim.

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### 10 a) Quarantine costs

1. **You** must retain all relevant receipts because **we** will require **you** to support **your** claim with evidence of expenditure.
2. **We** will ask **you** to support **your** claim with documentary evidence that **your pet** was microchipped prior to **your** journey with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785.

### 10 b) Repeat tick and worming treatment

1. **You** must retain all relevant receipts because **we** will require **you** to support **your** claim with evidence of expenditure.
2. **We** will ask **you** to support **your** claim with documentary evidence that the initial tick and worming **treatment** was obtained and that this was done in the time-scale required by the **PETS Travel Scheme**.
3. **We** will ask **you** to support **your** claim with evidence that the tick and worming treatment was necessary in order to comply with the **PETS Travel Scheme**.

### 10 c) Loss of Pet Passport

1. **You** must retain all relevant receipts because **we** will require **you** to support **your** claim with evidence of expenditure.
2. **We** will ask **you** to support **your** claim with documentary evidence that the loss of the **Pet passport** was reported to the issuing **vet** within 24 hours of discovery.

### 10 d) Emergency expenses abroad

1. In all cases **you** must retain all relevant receipts because **we** will require **you** to support **your** claim with evidence of expenditure.
2. **We** will ask **you** to support **your** claim with documentary evidence that **your pet** required emergency veterinary treatment, or that **you** reported **your pet** as missing to the local police station and animal welfare organisations within 48 hours of loss.

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3. **We will ask you to support your** claim with documentary evidence that the loss of the **Pet passport** was reported to the issuing **vet** within 24 hours of discovery.
  4. **We will ask you to support your** claim with documentary evidence that **your** original departure for the **UK** was delayed by **your** carrier and that the tick and worm **treatment** was repeated as a result.

# Our Promise of Service

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**Our** goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

## What will happen if you complain?

- We will acknowledge your complaint within 2 working days.
- We aim to resolve complaints following assessment and investigation as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

## What to do should you be dissatisfied

If **you** are dissatisfied with any aspect of the handling of **your** insurance **we** would encourage **you**, in the first instance, to seek resolution by contacting HSBC Pet Insurance. **You** can write to:

The Manager of Customer Relations  
 Agria Pet Insurance Limited  
 2b Alton House Office Park  
 Gatehouse Way  
 Aylesbury  
 HP19 8XU

Or call on 0800 055 6876

If **you** remain unhappy with the decision **you** receive **you** may write to the Chief Executive UK Insurance, Aviva, PO Box 6, 8 Surrey Street, Norwich NR1 3NS. If **you** are dissatisfied with **our** final decision (from the Chief Executive Officer), **you** can refer the matter to the Financial Ombudsman Service (FOS). Full contact details of both our Chief Executive and the FOS will be provided at the same time **we** acknowledge your initial complaint.

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Note that the FOS will only consider **your** complaint if **you** have given **us** the opportunity to resolve it and you are a private policyholder. If, however, **we** do not resolve **your** complaint within 40 working days the FOS will accept a direct referral.

Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaints procedure does not affect **your** legal right to take legal action.

Please quote **your policy** number in any communication.

# Financial Services Compensation Scheme (FSCS)

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HSBC is covered by the FSCS and **you** may be entitled to compensation from the scheme if **we** cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without an upper limit. With effect from 1 January 2010 the compensation limit will change to 90% of the claim with no upper limit.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.





**hsbc.co.uk**

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