

Scratch & Patch

Scratch & Patch Pet Insurance

Premier & Premier Plus

Here's the small print.
What you're covered for...

...and what you're not!



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Welcome to Scratch & Patch Premier Pet Insurance. Thank you for choosing to insure your pet(s) with us. We are delighted to bring you and your pet(s) into our community of customers.

The long term health and happiness of your pet is important. This can be achieved through exercise, feeding them well, providing a loving home and taking care of their routine health needs such as vaccinations and regular check-ups by your vet. Sometimes, pets become ill or have an accident which needs veterinary attention and this is where pet insurance can be of help from a financial point of view. We provide cover for this in the UK and within the EU PETS travel area as standard.

Our policy also includes other useful sections of cover and a telephone careline for you to use if you want to check something out about your pet's health without needing to go to a vet or if something troubles you outside of normal practice hours.

This policy booklet along with your schedule will provide you with all the information you need to understand exactly what cover is provided, the terms and conditions of your cover as well as how to make a claim, amend your cover or tell us about changes.

At Scratch & Patch our aim is to provide a first class level of service at all times and we want you to be delighted with this. We will ask for your feedback but if at any time you are not entirely happy please let us know, our contact numbers are included throughout the booklet and our complaints procedure is included on page 22.

We value your opinion and custom and are always looking for ways to improve. We hope that your pet lives a long, happy and healthy life but if things go wrong we will be there to help.

Scratch & Patch



Your policy

This is **your policy** wording.

Please read the policy together with **your schedule** and the **statement of fact** as these documents together form the legal contract between **you** and the **insurer**. In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** provided when **you** applied for this insurance. This is shown in the statement of fact.

Please read the **schedule** to see which cover **you** have purchased and whether it is in force.

We recommend that **you** take time to check the documents **we** have sent **you** as soon as possible, they contain **your** information, **your** pet's cover details, the period of insurance and the premium. All the sections of cover apply to dogs. Cats are covered for all sections except section C – third party liability. The level of cover provided under each section is detailed in **your schedule**.

If any of the information is incorrect or the policy does not meet **your** needs, please call **our** Customer Service team on **0330 1026839** and they will be able to help **you**. **You** can also call this number if **you** have any questions about **your policy**.

Please ensure that **you** fulfil the obligations set out below in What to do if you have a claim, Cancelling your policy, Important customer information, Keeping your policy up to date, and Conditions applicable to all sections of cover. Not doing so may affect a claim or could result in **your** insurance being invalid.

We agree to provide the cover set out in this policy and **your schedule** subject to **you** paying the correct premium and taxes due and complying with the terms and conditions of this policy.

We can choose not to offer renewal of **your** policy. If **we** do, **we** will let **you** know before the renewal date so that **you** have time to make any alternative arrangements.

Defined terms

The following words or phrases have the same meaning wherever they appear in this policy. Please note, unless specified otherwise, words denoting singular may also include plural and vice versa. These words will appear in **bold** throughout the policy from the point they are first defined onwards.

Accident: a sudden, unforeseen, external and unintended event causing **injury to your pet**.

Accepted associations: any of the following, Association of British Veterinary Acupuncturists, Association of Chartered Physiotherapists in Animal Therapy, British Veterinary Rehabilitation and Sports Medicine Association, Canine Hydrotherapy Association, Institute of Registered Veterinary and Animal Physiotherapists, International Association of Animal Therapists, International Veterinary Acupuncture Society, International Veterinary Chiropractic Association, McTimoney Chiropractic Association, National Association of Registered Canine Hydrotherapists, National Association of Veterinary Physiotherapists, The Society of Osteopaths in Animal Practice.

Alternative treatment: homeopathic or herbal medicine, physiotherapy, hydrotherapy, acupuncture, osteopathy, laser treatment or chiropractic manipulation to treat **injury** or **illness** which is prescribed by and carried out by a **vet**, or the treatment is provided by a veterinary practice employee or a suitably qualified member of an **accepted association**.

Behavioural treatment: treating a change to **your pet's** normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/castration and which is carried out by a veterinary practice employee, a Certified Clinical Animal Behaviourist (CCAB) or a member of the Association of Pet Behaviour Counsellors (APBC) or Canine and Feline Behaviour Association (CFBA) and is considered necessary by a qualified **vet**.

Clinical sign(s): A change(s) in **your pet's** normal healthy state, its bodily functions or behaviour.

Dental treatment: treatment to the teeth and gums of **your pet** needed as a direct result of an **injury** to **your pet**.

Dog: the dog(s) named on **your schedule**.

Elective treatment, diagnostic or procedure: Any treatment, diagnostic or procedure **you** request, which the **vet** confirms is not necessary.

Excess: the excess is the amount **you** have to pay towards the cost of **your pet's treatment** for each **injury** or **illness** that is not related to any other **injury** or **illness** treated during the same **period of insurance**. This means that if **your pet** receives **treatment** for the same **injury** or **illness** in a separate **period of insurance**, we will deduct a fixed excess from the first claim(s) for each **injury** or **illness** in each **period of insurance**.

Family: **Your** husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

Financial Conduct Authority: the Financial Conduct Authority is the independent watchdog that regulates financial services.

Holiday: a vacation or pleasure trip including at least one overnight stay outside the **UK** which commences and ends in the **UK**.

Home: The place in the **UK** where **you** usually live and which is shown in **your schedule**.

Illness: any change(s) to a normal healthy state, sickness, disease, defects and abnormalities, including defects and abnormalities **your pet** was born with or were passed on by its parents which is not caused by an **accident**.

Injury: physical damage or trauma caused immediately by an **accident**.

Insurer: Hiscox Insurance Company Limited.

Period of insurance: the period of time during which cover will be provided by **us** as stated in **your schedule**.

Pre-existing condition: An **injury** or **illness** that:

- a. Happened or first showed **clinical signs**,
- b. Has the same diagnosis or **clinical signs** as an **injury**, **illness** or **clinical sign your pet** had,
- c. Is caused by, relates to, or results from, an **injury**, **illness** or **clinical sign your pet** had,

before the start date of **your pet's first period of insurance** (inception) or before the date the cover level on **your policy** was increased.

No matter where the **injury**, **illness** or **clinical signs** are noticed or happen in, or on, **your pet's** body.

Pet: the dog(s) and / or cat(s) named on **your schedule**.

PETS countries: any European Union member States and Territories which are included in the **Pet Travel Scheme (PETS)**.

Pet Travel Scheme (PETS): a system that allows people in the **UK** to take their pets to certain countries and bring them back again without the need for quarantine.

Policy: this insurance wording.

Policy documents: the **policy**, **schedule** and **statement of fact**. All to be read as one.

Scratch & Patch: a trading name of Only Pets Cover Limited.

Schedule: the document which contains important information about **you**, **your pet** and **your** policy cover. It forms part of **your policy documents** which make up **your** legal contract with **us**.

Statement of fact: the information provided when applying for this insurance and which **you** have confirmed to be correct.

Treatment: any examination, consultation, advice, test, x-ray, slides, ultrasound, MRI, CT scan or other diagnostic procedure, surgery and nursing carried out by a **vet**, a veterinary nurse or veterinary practice employee under the supervision of a **vet**, and any medication legally prescribed by a **vet**.

UK: England, Scotland, Wales and Northern Ireland.

Vet: A qualified veterinary surgeon currently registered with the Royal College of Veterinary Surgeons.

Veterinary fees: the reasonable, necessary and essential amount **vets** normally charge to provide **treatment**. Every claim will be reviewed by **our** pet claims handler and compared to charges for the same or similar **treatment** locally to ensure that the fees meet this requirement. A maximum 100% mark up on the manufacturer's or wholesaler's price will be allowed on veterinary medicines including any dispensing fees.

We/Us/Our: **Scratch & Patch** on behalf of the **insurer**.

You, your: the person named on **your schedule** as the policyholder

What to do if you have a claim

You can notify **us** of a claim and obtain a claim form by:

Telephone: 0330 1026839

Email: claims@scratchandpatch.co.uk

Our website:

www.scratchandpatch.co.uk.

Completed claims forms along with supporting documents should be sent by:

Email: claims@scratchandpatch.co.uk

Post:

Scratch & Patch Claims
PO Box 1192
Doncaster
DN1 9PT

Your claim should be notified to **us** within 60 days of any incident. **We** will not pay any claims for vet bills that are 12 months old or older when they are sent to **us**.

If **we** request it, the attending **vet**, or **your** usual or previous **vet** must at **your** expense, provide **us** with all information about **your pet**, including its full clinical and medical history and / or the **treatment** provided.

You and **your vet** or other institution or person requested should complete the claim form without charge before it is sent to **us**. **We** cannot process any incomplete claims and will request any outstanding information before proceeding with any claim.

Where requested by **us**, **you** will need to provide an original receipt, certificate or other form of proof issued to **you**, at **your home** address, showing **your pet's** details, if relevant and providing itemised breakdown of the cost incurred and dates as appropriate. These are to be provided at **your** own cost.

If **your pet** dies or is euthanised and **you** are making a claim under **your policy**, **you** must arrange at **your** expense for **your vet** to certify **your pet's** death stating the cause and date. If euthanised, **we** will need a certificate stating that this was necessary for humane reasons and to stop incurable suffering.

Cancelling your policy

You can cancel **your policy** at any time by calling **us** on 0330 102 6839.

If **you** cancel within 14 days of the start date of the first **period of insurance** or the date **you** receive **your policy documents**, if later, then the **insurer** will refund any premium paid providing no claims have been made on the **policy**. **We** will charge **you** an administration fee as outlined in **our** Terms of Business.

If **you** cancel at any other time and no claims have been made against **you** or **your pet** the **insurer** will refund your premium less a pro-rata premium charge for your time on cover. **We** will also charge an administration fee.

If **you** cancel at any time and **you** have made a claim on the **policy** or if a claim has been made against **you** or **your pet** any remaining annual premium not yet paid, and **our** administration fee will become due.

The **insurer** may cancel this **policy** by sending **you** 30 days' notice by recorded post to **your** correspondence address shown in the **schedule**. The **insurer** will only do this for a valid reason. The **insurer** will return any premium **you** have paid for any **period of insurance** remaining.

If **you** pay the premium in instalments and an instalment remains unpaid 15 days after the due date, **we** may cancel this **policy**. In this event, the **period of insurance** will equate to the period for which premium instalments have been paid by **you**. Before **we** cancel **your policy** **we** will write to **you** in order to give **you** the opportunity to pay any premium due to **us**.

Important Customer Information

Renewal

Your policy runs for a year at a time.

Your insurance contract may automatically renew at the end of **your period of insurance**, where **we** will use the information and payment details **you** originally supplied.

We will contact **you** before **your** renewal date to give **you** information about the insurance contract so that **you** can make an informed decision about **your policy** and let **us** know if **you** do not want to renew.

Each year **we** may change any details of **your policy** and premium or not offer renewal, in doing this **we** will take into account the information **we** have about **your policy**, **your pet's** medical history, claims made and expected future treatment and claims costs. In general, premiums increase with the age of **your pet** and if claims have been made.

You should take reasonable care to inform **us** of any changes since the **policy** started or was last renewed.

If **you** pay premium by instalments and have received a default notice in **your policy** term, **we** may not offer the monthly payment option when **you** are due to renew. If **we** cannot collect **your** first Direct Debit when **your policy** has renewed, **we** will assume **you** prefer to not continue **your** insurance and **we** will cancel **your policy** from **your** renewal date.

Electronic documents

Your policy documents, **schedule** and **statement of fact** are available online and will be emailed to **you**. Only in limited circumstances will **we** write to **you** by post. Because of this, **you** must give **us** a valid email address and keep **us** informed if this changes

Giving us all the facts

When asked by us, if **you** do not reveal all relevant facts to us **your** insurance may not be valid and may not protect **you** if **you** need to make a claim. This duty applies at application stage, at renewal and during the **period of insurance** of **your policy**.

Occasionally, **we** are deliberately or recklessly given false information. If this happens **we** will treat this insurance as if it never existed and decline all claims.

If **you** acted carelessly when giving **us** **your** information several things could happen:

1. If **we** provided insurance cover that **we** would not otherwise have offered, **we** will treat this insurance as if it had never existed. If this happens, **we** will give **you** back **your** premium.
2. If **we** would have insured **you** on different terms, **we** will amend this insurance retrospectively and apply these amended terms to the claim.
3. If **we** would have charged **you** more premium, **we** will proportionately reduce the amount of any claim payment.

If **we** do any of the above, **we** will write to **you** explaining why this is happening. If **you** disagree with what **we** are doing, please tell **us**. If **you** are still not satisfied, **you** may ask the Financial Ombudsman Service to review **your** case without affecting **your** legal rights.

Non-payment of premium

You must pay the premium on the dates agreed for this **policy** to remain in force. If **you** do not pay the premium on the due date, **you** have 15 (fifteen) days from the date of the default to contact **us** to organise payment. If **we** do not receive payment **your** policy will be cancelled from the default date and all cover and benefits will stop on this date. If **you** have made a claim the full annual premium will become due.

Changing cover level

If **you** change **your** cover to one that gives a higher level of cover the higher level will apply to any **injury** and **illness** which first showed **clinical signs** after the transfer date. The higher limit will not apply to any **pre-existing condition**.

If **you** change **your** cover to one that gives a lower benefit the lower amounts will apply to all claims from the date **you** change onwards including those **you** are already making.

Fraud

You must be honest and truthful in **your** dealings with **us** and the **insurer** at all times. If **you** or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, the **insurer** has the right to cancel **your** **policy**, refuse claims and keep any premium paid. **We** may recover from **you** any costs **we** have incurred, including the costs of investigating the claim. **We** will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred. In addition, **we** have the right to share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

Language

All communication between **you**, the **insurer** and **us** in relation to this **policy** will be in English.

Governing Law and Courts

This contract will be governed by English law, and **you** and the **insurer** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

Assignment

You cannot transfer **your** interest in this **policy** to anyone else without the **insurer's** written permission.

Sanctions

The **insurer** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** where doing so would breach any prohibition or restriction imposed by law or regulation.

Rights of Third Parties

It is not intended by **you** or the **insurer** that any term in this agreement is enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999 or any amendments to the Act or replacement legislation. Keeping your policy up to date.

Changes which may affect your cover

As some changes will affect **your** cover, **you** should tell **us** as soon as possible about any change to the details **you** have previously declared on **your statement of fact**, for example but not limited to:

- **you** no longer own the **pet**.
- **you** change address or move outside the **UK**.
- **you** intend to use **your pet** for guarding, breeding or financial gain.
- **your pet** is neutered or spayed.
- **your pets'** health changes.
- **your pets'** behaviour changes or there are complaints about its behaviour.
- **your pet** no longer lives with **you**.

If **you** do not tell **us** about these changes it may affect any claim **you** make or could result in **your** policy being invalid.

As a result of a change **we** may either decline to continue with the insurance or accept the change to **your policy**. If **we** accept the change this may be on the same terms as before or lead to a change of terms and conditions, an extra premium being charged or a refund of **your** premium.

We will also charge **you** an administration fee.

Further information is provided in **our** Terms of Business.

Section A – Veterinary fees and alternative treatment

All amounts are for each **pet** insured.
Cover is provided in the **UK** and **PETS**
countries.

What is covered

Veterinary Fees

The **insurer** will pay the cost of
veterinary fees for the **treatment your**
pet has received in the **UK** or **PETS**
countries to treat **injury** and **illness**.

Included within and part of the amount
for **veterinary fees** the **insurer** will pay
up to the inner limit amounts stated in
your schedule for:

- **Cruciate ligament damage treatment;**
- **MRI / CT Scans and the cost of general anaesthetic, sedation, drugs, hospital and interpretation fees;**
- **Alternative treatment;**
- **Dental treatment;**
- **Diet food prescribed by a vet to dissolve bladder stones or crystals in urine;**
- **Behavioural treatment;**

in each **period of insurance**.

These inner limits are part of and not in
addition to the **veterinary fees** limit.

The most the **insurer** will pay in any
period of insurance under this section
is up to the amount shown on **your**
schedule for **veterinary fees**. If this
limit is reached in a **period of**
insurance, the **insurer** will not make
any more payments under this section
until **your policy** is renewed.

The amount the **insurer** will pay is
reinstated at the beginning of each
period of insurance based on **your**
renewal invitation. If **your policy** is not
renewed all cover stops at the end of the
most recent **period of insurance**.

What is not covered

Veterinary Fees

The **insurer** will not cover the following:

1. The **excess** shown in **your**
schedule for each new **injury** or
illness in the **period of insurance**.
2. The cost of any **treatment** or claim
for a **pre-existing condition**.
3. The cost of routine examinations,
nail clipping, bathing, de-matting,
grooming, spaying, castration or
retained/undescended testicles
(cryptorchidism).
4. The cost of treatment to prevent
injury or **illness**.
5. The cost of **elective treatment**,
diagnostic or procedure or any
treatment that **you** choose to have
carried out that is not directly
related to an **injury** or **illness**,
including any complications that
result from this.
6. The cost of any treatment in
connection with breeding and any
complications of breeding,
pregnancy, giving birth or rearing
puppies or kittens.
7. The cost of **treatment** in
connection with false pregnancy if
your pet has received **treatment**
for two or more episodes of false
pregnancy.
8. The cost of any vaccinations, flea
tick or worming prevention or
treatment and the cost of general
health improvers.

9. The cost of a house call unless a **vet** confirms that **your pet** is suffering from a serious **injury** or **illness** and that moving **your pet** would either endanger its life or significantly worsen the serious **injury** or **illness**.
10. The extra costs for treating **your pet** outside usual surgery hours, unless a **vet** confirms that an emergency consultation is necessary.
11. The cost of hospitalisation and any associated treatment, unless a **vet** confirms **your pet** must be hospitalised for essential treatment.
12. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
13. The cost of transplant surgery including pre and post-operative care.
14. The cost of prosthesis, including any veterinary treatment needed to fit the prosthesis, other than the cost of hip, knee and / or elbow replacement(s).
15. The cost of stem-cell or gene therapy.
16. The costs charged by a **vet** to fill out a claim form or provide a prescription.
17. The cost of surgical items which can be used more than once.
18. The cost of cremation and disposal, including post mortem examination costs, coffins and caskets.
19. The cost of pheromone products, including DAP diffusers and Feliway and / or similar feline facial pheromone products used in either a spray or an electrical diffuser format and any general health enhancers
20. The cost of dental or gum treatment not as a direct result of an **accident** or **injury** or for routine, preventative or cosmetic purposes including but not limited to scaling and polishing.
21. The cost of any diet food not specifically covered, any obesity food, supplements or pro-biotics.
22. The cost of diet foods allowed once bladder stones or crystals are dissolved.
23. Any **treatment** costs incurred after the limit shown on **your schedule** is reached in a **period of insurance**.
24. Any **treatment** costs incurred after the **period of insurance** has ended, unless **you** and the **insurer** have agreed to a further **period of insurance**.
25. Anything detailed in the general exclusions.

Section B – Death from accident, illness and euthanasia

What is covered

Death by accident or illness

The **insurer** will pay a percentage of the purchase or donation price **you paid** for **your pet** if it dies or is put to sleep (euthanised) by a **vet** as a result of an **accident** or **illness** in the **period of insurance**.

If **you** are unable to provide proof of what **you** paid or donated, the **insurer** will pay the percentage based on an initial value of £75 for cats or £150 for dogs, or the amount **you** stated in **your** original application and included in the **statement of fact**, whichever is the lesser.

The percentage payment in all cases will be based on the age of **your** pet at the date of death using the **pets** date of birth on **your schedule** and will be calculated follows:

Age at date your pet dies or is euthanised	Percentage payment
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Up to one year	100%
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One to two years	75%
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Three to four years	50%
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Five to six years	25%
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Seven years and over	10%
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The most the **insurer** will pay is the amount shown on **your schedule**.

Euthanasia

The **insurer** will pay the reasonable and necessary cost of a **vet** putting **your pet** to sleep where this is needed for humane reasons and to stop incurable suffering.

The most the **insurer** will pay is up to the amount shown on **your schedule**.

What is not covered

The **insurer** will not cover the following:

1. Dogs aged 8 years and over at the date of death or being euthanised.
2. Cats aged 10 years and over at the date of death or being euthanised.
3. Death as a result of breeding, pregnancy or giving birth.
4. The cost of cremation and disposal, including post mortem examination costs, coffins and caskets.
5. Anything detailed in the general exclusions.

Section C – Third party liability

All amounts are for each **dog** insured.

This section does not apply to cats.

Cover is provided in the **UK**.

What is covered

The **insurer** will pay damages and legal costs to others which **you** become legally liable to pay if **your dog**, causes accidental death or injury to a person or accidental loss or damage to their property.

If someone who is not a member of **your family** is looking after **your dog** when the injury or damage happens, the **insurer** will still pay as long as **you** asked them to look after **your dog**, **you** did not agree to pay them to look after **your dog** and the death, injury, loss or damage was not to them or their property. The definition of **you** in this section is extended to cover this situation.

The most the **insurer** will pay for any claim or series of claims arising from any one event occurring during the **period of insurance** is shown on **your schedule**.

What is not covered

The **insurer** will not cover the following:

1. Any claim where **you** are insured under any other insurance policy that covers the same loss, unless that cover has been exhausted.
2. The **excess** shown in **your schedule**.
3. The cost of defending **you** if the **insurer** has not agreed to the amount in writing beforehand.
4. **Your** liability arising out of any contract that **you** have entered into, unless liability would exist without the contract.
5. Any claim which involves **your** employment, profession, occupation or business or happens at **your** workplace.

6. Any claim which results from **your dog** being used for any trade, profession or business.
7. **Your** liability to any person claiming damages and compensation that lives with **you** at **your home**, is a member of **your family**, is employed by **you**, or was looking after **your dog** with **your** permission.
8. Any liability for loss or damage to property which belongs to, or is in the care of **you**, a member of **your family**, any person who lives with **you** or is employed by **you**.
9. Any liability where **you** have not followed advice given to **you** by previous owners of **your dog** or any re-homing organisation about **your dog's** behavioural traits.
10. Claims as a result of **your dog's** interaction with or attacking other animals.
11. Any fines, penalties, punitive, exemplary, aggravated, liquidated and multiple damages or breach of quarantine restrictions or import or export regulations.
12. Any claim or other proceedings lodged or prosecuted outside the **UK**.
13. Anything detailed in the general exclusions.

Special conditions relating to third party liability claims

You must notify **us**, as soon as possible, after you become aware that **your pet** is involved in an incident which may give rise to a third party liability claim.

You must not admit responsibility, agree to pay any claim or negotiate with any persons following an incident or incur any cost at all without **our** express written agreement.

If **you** receive any correspondence, writ, summons or any other legal document from or on behalf of a third party **you** must not answer any of these but they should be forwarded to **us** as soon as possible.

You agree to the **insurer** taking charge of **your** claim and allow the **insurer** to prosecute, defend, settle it on terms the **insurer** is advised are reasonable in **your** name for the **insurer's** benefit.

You must provide the **insurer** with all and any information **we** request in relation to the claim including details of **your dog's** medical and behavioural history, history of ownership and details of any other insurance policies that might contribute towards compensating the claimant.

You agree to help **us** find out about all the circumstances of any incident leading to a claim, provide written statements and go to court if the **insurer** needs **you** to.

Section D – Loss and recovery of your pet

All amounts are for each **pet** insured.
Cover is provided in the **UK**.

What is covered

The **insurer** will pay a percentage of the purchase or donation price **you paid** for **your pet** if it goes missing from **your home** due to straying or theft in the **period of insurance** and is not found within 60 days from the date it goes missing.

If **you** are unable to provide proof of what **you** paid or donated, the **insurer** will pay the percentage based on an initial value of £75 for cats or £150 for dogs or the amount **you** stated in **your** original application and included in the **statement of fact** whichever is the lesser.

The percentage payment in all cases will be based on the age of **your pet** at the date it goes missing using the **pets** date of birth on **your schedule** and will be calculated follows:

Age at date your pet strays or is stolen	Percentage payment
Up to one year	100%
One to two years	75%
Three to four years	50%
Five to six years	25%
Seven years and over	10%

The **insurer** will pay local advertising costs and any reward which **you** have to pay which helps to find and recover **your** lost **pet**, if it goes missing from **your home** due to straying or theft in the **period of insurance**, provided that **you** first obtain **our** written agreement to the costs and of the reward, up to the amount paid or donated for **your pet**, to be offered.

Included within the amount for loss and recovery the **insurer** will pay up to £75 towards sundries for **you** to make advertising material including leaflets, flyers, posters or similar.

If **your pet** is found or has returned after **we** have paid **you**, **you** must repay the **insurer** the full amount that **you** have received for its loss.

The most the **insurer** will pay is up to the amount shown on **your schedule**.

What is not covered

The **insurer** will not cover the following:

1. Dogs aged 8 years and over at the date they go missing.
2. Cats aged 10 years and over at the date they go missing.
3. Theft which does not involve forcible or violent entry to a secure area, such as a pen or **your home**.
4. Theft if **you** have not reported it to the police and have a crime reference number.
5. Any loss if **you** have not reported a missing **pet** to at least one rescue centre for cats and a dog warden for dogs.
6. Any loss if **you** or any person responsible for **your pet** has voluntarily parted with it for any reason or abandoned it deliberately.
7. Any reward to a member of **your family**, anyone who lives with **you** at **your home**, is employed by **you**, was looking after **your pet** when it went missing or is otherwise known to **you**.
8. Any reward that has not been paid by **you** first.
9. Any reward for which **you** do not have a signed receipt showing the full name and address of the person who found **your pet**.
10. Anything detailed in the general exclusions.
11. The cost of pheromone products.

Section E – Emergency boarding and pet minding fees

All amounts are for each **pet** insured.
Cover is provided in the **UK**.

What is covered

The **insurer** will pay for the cost of boarding **your pet** in a licenced kennels or a cattery, or, for the services of a professional pet home carer whilst **you** are an in-patient of a hospital on medical advice due to an accidental injury or illness for 5 or more consecutive days.

The most the **insurer** will pay is up to the amount shown on **your schedule**.

What is not covered

The **insurer** will not pay the cost of boarding **your pet** due to:

1. **your** stay in hospital that is not on medical advice.
2. a stay in hospital that **you** knew **you** needed before the cover start date or any chronic recurring condition **you** already have when taking out **your policy**.
3. a stay in a convalescent or nursing home.
4. hospital admission for alcoholism, drug abuse, attempted suicide, self-harm or self-inflicted injury or illness.

Section F – Holiday cancellation or curtailment

The amounts are for each **holiday**. Cover is provided in the **UK** and **PETS countries**.

What is covered

The **insurer** will pay for unrecoverable travel and accommodation costs **you** have to pay as a result of cancelling or cutting short **your holiday** because **your pet** goes missing or needs immediate emergency life-saving surgery either whilst **you** are on **holiday** or within 7 days of the date **you** are due to leave.

The most the **insurer** will pay is up to the amount shown on **your schedule**.

What is not covered

The **insurer** will not pay:

1. For any holiday where the holiday was booked less than 4 weeks before **you** are due to leave.
2. Costs as a result of **you** delaying telling the company or companies providing **your** travel and accommodation that **you** are cancelling or cutting short **your holiday**.
3. Any costs for anyone else that is on **holiday** or going on **holiday** with **you**.
4. Any costs for cancellation or curtailment for any other reason or where surgery is not immediately needed to save the life of **your pet**.
5. More than the **insurer's** share if **you** are insured under any other insurance policy that covers the same loss.
6. Anything detailed in the general exclusions.

Section G – Accidental damage

All amounts are for each pet insured.
Cover is provided in the UK.

What is covered

The **insurer** will pay if, while visiting someone else's property **your pet** causes accidental damage to personal property.

You do not have to be legally liable for the damage to make a claim under this cover.

The most the **insurer** will pay is up to the amount shown on **your schedule**.

What is not covered

The **insurer** will not pay:

1. For damage to personal property owned by or in the control of **you**, **your family**, employee or guest.
2. For damage to any personal property belonging to any person entrusted with the care, control and custody of **your pet**.
3. For damage occurring when **your pet** is left in a home where no person aged 18 or over is present.
4. For damage to any motor vehicle or its contents.
5. For damage caused by **your pet** fouling, vomiting or urinating on/in any items.
6. More than the **insurer's** share if **you** are insured under any other insurance policy that covers the same loss.
7. Anything detailed in the general exclusions.

Conditions applying to all sections of cover

You must take care of **your pet** including arranging and paying for any treatment recommended by **your vet** to prevent the risk of **injury** or **illness**.

You must ensure that **your pet** is vaccinated against distemper, hepatitis, leptospirosis, parvovirus for dogs, kennel cough when entering a boarding kennel or show, and feline infections such as enteritis, feline leukaemia and cat flu for cats. **You** must also agree to have **your pet** vaccinated against other diseases a **vet** says is necessary. **You** must keep **your pet's** vaccinations up to date, as recommended by **your vet**. If any of the above diseases are not vaccinated against they will be excluded from **your policy**.

You must ensure that **your pet** is wormed and flea treated regularly and if there is a risk of contagion **you** should keep **your pet** isolated to avoid infection.

A dog on a public road must be on a collar and lead and under control at all times. **You** should take steps to ensure that **your dog** does not escape or stray. Areas in which a dog is kept must be secure and properly fenced or otherwise organised to prevent escape.

In the **UK your dog** must always have a collar on that provides **your** contact details in case **your dog** goes missing or runs off.

If **your pet** dies or is euthanised and **you** are making a claim under **your policy**, **you** must arrange at **your** expense for **your vet** to certify **your pet's** death stating the cause and date. If euthanised, **we** will need a certificate stating that this was necessary for humane reasons and to stop incurable suffering.

General exclusions applying to all sections of cover

The **insurer** will not pay:

1. Any claim for or as a result of a **pre-existing condition**.
2. Any claim for or as a result of an **illness** which
 - a. first showed **clinical signs**,
 - b. has the same diagnosis or **clinical signs** as an **illness** that showed **clinical signs** or
 - c. is caused by, relates to, or, results from a **clinical sign** of an illness

that was noticed, in the first 14 days of **your pets** cover.

This exclusion does not apply if **your pet** was insured for veterinary fee's under another policy of insurance up to the start date (inception) of the first **period of insurance** with the **insurer** and **you** provide proof of this to **us**.

3. Any claim for or as a result of any previous or existing adverse behavioural or aggressive characteristics at inception which have been noted by **you**, the breeder, a veterinary practice, rehoming organisation or any previous owner(s) or for incidents before the start date of the first **period of insurance**.
4. Any claim resulting from **your pet** being neutered or spayed. However we will cover any cost arising from any complications of neutering or spaying.

5. Any claim as a result of any sexually transmitted disease, rabies, foot and mouth, epidemic or pandemic outbreaks or any 'notifiable' disease as listed by DEFRA – **UK** Department for Environment, Food and Rural Affairs or any claim as a result of restrictions put on **your pet** by DEFRA.
 6. Any claims as a result of an Act of Parliament, by law or central or local government regulation.
 7. Any costs as a direct result of the event which led to the claim **you** are making under this **policy**.
 8. Any loss or damage to any property, or any legal liability, directly or indirectly resulting from or contributed to or arising from:
 - a. Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
 - b. war, act of terrorism, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
 9. Any loss, **injury**, damage, **illness**, death or legal liability directly or indirectly resulting from, happening through, in consequence of or contributed to:
 - a) An epidemic, pandemic or other such health warning, and declared as such by the Department of Health and Children and/or the World Health Organisation;
 - b. Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
 - c. Any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
 10. The cost of or compensation due, where **your pet** is euthanised under a court order following its destruction for the protection of livestock.
 11. Costs arising as a result of a disease transmitted from animals or birds to humans.
 12. Claims where **your pet** has been used for commercial breeding, monetary gain, security purposes, as a guard dog, in any trade, profession or business, in any form of racing or any pet trained to attack.
 13. Claims of any kind which result from **your pet** straying, escaping, damaging property, or attacking people if **your pet** has done this before.
 14. Any claims for a **pet** which should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments or re-enactments or wolf hybrids.
- Any **pet** less than 5 weeks' old is an excluded dog or cat.

Excluded dogs

The following dogs are not eligible for this insurance and are excluded from all cover:

1. Any dog used for trade, profession or business.
2. Any dog used as gundogs, used for or in connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes.
3. Any dog used for guarding, racing, coursing or beating whether for business or recreational purposes.

The following dogs, as outlined in the Dangerous Dogs Act 1991, are specifically excluded from cover under any section of this **policy**:

- Pit Bull Terrier
- Japanese Tosa / Tosa Inus
- Dogo Argentino (also referred to as Argentine Dogo and Argentinian Mastiff)
- Fila Brasileiro

Including any "type", as defined in the Dangerous Dogs Act 1991, considered to match the description of a prohibited "type"; any breed crossed with the above; and any other breed or type deemed to be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991.

The following types/breeds and/or any dog crossbred from these are also excluded from cover under any section of this **policy**:

- American Bandogge / Bandogge Mastiff
- Australian Dingo
- Bully Kutta
- Canadian Inuit
- Canary Dogs / Perro De Pressa Canarios/ Presa Canarios
- Cane Corsos
- Central Asian Shepherd Dog
- Czechoslovakian Wolfdogs / Sarlooswolfhounds / Wolf Hybrids
- Irish Staffordshire Bull Terrier
- Racing Greyhounds
- Tamaskan

If **your dog** is found to be an excluded dog the **insurer** will cancel **your policy**, refuse all claims and keep any premium **you** have paid. **We** will also charge **you** the cancellation fee.

Complaints procedure

We aim to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **you** are dissatisfied about the handling of a claim or service received and wish to complain **you** should, in the first instance, contact **us** using the details below:

Write to:

Scratch and Patch Customer Relations
PO Box 1193
Doncaster
DN1 9PW

Telephone:

0344 854 2072

Email:

Customer.relations@directgroup.co.uk

If **you** remain dissatisfied after **we** have considered **your** complaint **you** may also be able to refer **your** complaint to the Financial Ombudsman Service without affecting **your** legal rights. Further information can be found on their website www.financial-ombudsman.org.uk.

Data protection and your personal information

Your personal information is made up of all the details **we** and the **insurer** hold about **you** and **your** transactions and includes information **we** gather from other organisations. This information will be used to administer this **policy** and handle claims. **Your** information will be held for no longer than is necessary. By providing this information **you** consent to **us** and the **insurer** processing personal and sensitive data about **you** where this is necessary or appropriate.

Transferring information to other countries

We and the **insurer** may transfer **your** information to countries outside of the UK and EEA on the basis that anyone to whom **we** or the **insurer** pass it provides an adequate level of protection. However, this information may be accessed by law-enforcement agencies and other authorities to prevent and detect crime and keep to legal obligations.

Credit-reference agencies

When **we** provided **you** with a quote **we** searched the electoral roll and other information using a credit-reference agency. A record of the check will be held by the credit-reference agency who may place a footprint of 'insurance search' on **your** credit file. This footprint will not alter **your** credit score.

Information held about you

You are entitled to a copy of the information that is held about **you**. **Your** request for information should be made in writing, to **us**.

Further information about **your** rights and how **we** deal with **your** data is contained in **our** Privacy and Legal Statement

<https://scratchandpatch.co.uk/legal/privacy-legal-statement/>

If **you** are unable to access this website, details can be obtained by contacting **us** using the contact information provided in the How to contact us section below.

Regulatory Information

You can check the information below on the Financial Conduct Authority register by visiting register.fca.org.uk or by contacting the FCA on 0800 111 6768.

About Scratch & Patch

Scratch & Patch is a trading name of Only Pets Cover Limited. Only Pets Cover Limited of 39, Steeple Close, Poole, Dorset, United Kingdom (Financial Services Number 735101) is an Appointed Representative of Direct Group Limited. Company number 09971968.

About Direct Group Limited

Direct Group Limited of Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire DN4 5PL is authorised and regulated by the Financial Conduct Authority. Their Financial Services Number is 307332. Company number is 02461657.

Direct Group Limited's permitted business is arranging, dealing in and assisting in the administration of general insurance contracts.

About the Insurer

Hiscox Underwriting Limited (company number 02372789) underwrite policies on behalf of Hiscox Insurance Company Limited (company number AC000492) both of 1, Great St Helen's, London, EC3A 6HX. Hiscox Underwriting Limited is authorised and regulated by the Financial Conduct Authority and Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Financial Services Compensation Scheme

The insurer, Hiscox Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). If Hiscox cannot meet its obligations, **you** may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk

How to contact us

Policy administration 0330 1026839,
admin@scratchandpatch.co.uk

Claims 0330 1026839,
claims@scratchandpatch.co.uk

Complaints 0344 854 2072

Or visit our website

www.scratchandpatch.co.uk

Opening times

Monday – Friday: 9am – 8pm

Saturday: 9am – 5pm

Sunday & Bank Holidays: 10am – 4pm

Scratch & Patch Careline

The Scratch & Patch Careline is available 24 hours a day, 7 days a week, 365 days a year and provides advice and guidance on how to care for **your** pet as well as in an emergency.

If **you** have any concerns about **your** pet:

1. Dial 0333 332 1926
2. Provide the insurance policy number shown on **your** schedule
3. Describe **your** concerns, questions or **your** pet's symptoms
4. A veterinary nurse will answer **your** questions and explain what **you** need to do next.

Before **you** make a claim, **your** pet must have seen a vet for a professional assessment.

This is not a claims helpline. To notify a claim call 0330 1026839.

Scratch & Patch

Quay Point,
Lakeside Boulevard,
Doncaster
South Yorkshire
DN4 5PL

Telephone 0330 1026839
Email admin@scratchandpatch.co.uk

www.scratchandpatch.co.uk



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