



This cover is for residents of the United Kingdom, the Channel Islands and British Forces Posted Overseas only
 For policies issued from 1st January 2018 to 31st December 2018

Underwritten by: Union Reiseversicherung AG.UK and Ireland Branch

Master Policy No: PEZGW40047

Summary of policy covers and important contact numbers

Policy section	Cover provided	First amount you have to pay
1. Death due to natural causes	up to £1,000	£100
2. Vet's fees for emergency treatment	up to £2,500	£100
3. Unforeseen expenditure in transit	up to £2,500	£75
4. Theft of your animal	up to £2,000	£75
5. Personal liability	up to £1,000,000	£250

Excluded breeds

- | | |
|--------------------------------------|-----------------------------------|
| American Bandog/Bandogge Mastif | Irish Staffordshire Bull Terriers |
| American Bull Dogs | Japanese Tosas |
| American Pit Bull Dogs | Korean Jindos |
| American Pit Bull Terriers | Northern Inuit Dogs |
| American Staffordshire Bull Terriers | Perro De Pressa Canarios |
| Argentine Dogos | Pit Bull Terriers |
| Canary Dogs | Presa Canarios |
| Cane Corsos | Racing Greyhounds |
| Czechoslovakian Wolfdogs | Sarloos Wolfhounds |
| Tosa Inus | Dogo Argentinas |
| Dogue Brasileros | Utonagans |
| Fila Brasileros | Wolf Hybrids |
- any payments for death or vet's fees on English Bull Dogs or Pugs
 and any dogs used for trade or business purposes

Policy information

Your insurance is covered under master policy number PEZGW40047 specially arranged through Go-Walkabout and insured by Union Reiseversicherung AG. Cover is provided for each pet shown as having an insurance premium paid on it and is detailed on the insurance validation document issued by Go-Walkabout. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policy has been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy and insurance certificate with **your** alternative insurance policy to the Go-Walkabout within **14** days of purchase for a refund to be considered.

Our pledge to you

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

How your policy works

Your insurance document shows details of the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period of the policy from the time of check-in to the flight, up to **36** hours after **your** pet has landed at **your** final destination for which **you** have paid the appropriate premium. All numbers and letters shown under 'For each pet insured this insurance will not cover:' refer to the same numbers and letters under 'For each pet insured this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **Relevant Information otherwise your** policy will not cover **you** and it may invalidate it altogether.

When your policy starts and ends

The cover starts from the commencement date of the **trip** shown on **your** insurance validation document, after the policy was issued, and ends **36** hours after **you** have landed at **your** final destination. No further **trips** are covered.

Definition of words applicable to your policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

You/your - means the owner of the pet named on the insurance certificate.

We/our/us - means Union Reiseversicherung AG.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Relevant Information - A piece of information that would increase the likelihood of a claim under your policy.

Home - means one of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or **BFPO**.

Trip - means the journey that begins when **your** pet boards the plane/ship leaving **your home country** and ends **36** hours after arrival at the final destination, both dates being during the period of cover.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou

BFPO - means British Forces Posted Overseas

Home country - means both the country **you** live in within the **United Kingdom**, the **Channel Islands** or **BFPO**.

Geographical areas

Area 1 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira, and Mediterranean islands.

Area 2 - Worldwide.

Conditions applicable to your policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- (a) being a **resident** of the **United Kingdom**, the **Channel Islands** or **BFPO**.
- (b) taking all possible care to safeguard against accident or injury *as if you had no insurance cover*.
- (c) producing **your** insurance certificate confirming **your** pet/s are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary inoculation certification, health certification, pet passport and details of **your** pet's chip).
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (g) checking with **your** vet on the advisability of making the **trip** if **your** pet has any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of the condition and the effect of any additional drugs or vaccines necessary. Cover will not be given if travel is against the advice of **your** vet.
- (h) not travelling specifically to provide medical treatment to **your** pet during **your trip** or in the knowledge that it is likely to need treatment.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** pet's medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to Go Walkabout within **14** days of purchase for any refund to be considered.
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) settle all claims under the Law of England and Wales unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy Excess

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable on each pet, for each incident giving rise to a separate claim.

Exclusions applying to all sections of your policy

A This insurance will not pay for:

any deterioration of or loss, injury, illness, death, legal liability or expense directly or indirectly due to, contributed to, or caused by:

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) any claim due to **your** carriers refusal to allow **your** pet to travel for whatever reason.
- (3) any payments made or charges levied after the date of diagnosis of any change in **your** pet's health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (4) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government official or authorities of any country.
- (5) any claim arising from a relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (6) any deliberate or criminal act by **you**.
- (7) **you** and/or **your** pet travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) loss of earnings, additional travel costs, additional car hire or any other loss unless it is specified in the policy.
- (2) any pet less than **3** months old.
- (3) any pet deemed not fit to travel.
- (4) any pet that has not been supplied with a health certificate.
- (5) any pet that has not been shipped using a professional pet shipping agent.
- (6) any pet that has not been shipped by a direct route where a direct route is available.
- (7) any pet shipped via destinations that do not have adequate animal handling & transit facilities.
- (8) any journey by ship that exceeds **3** hours duration.
- (9) any journey by road that exceeds **1** hour in duration.
- (10) any claim that is due to **your** failure to conform to the government regulations concerning the import requirements of that country, whether done inadvertently or knowingly.
- (11) any additional destination charges or import taxes levied.
- (12) any payments for death or vet's fees on English Bull Dogs or Pugs.

Section 1 – Death due to natural causes

For each insured pet this insurance will pay:

up to **£1,000** if **your** pet dies from natural causes during the **trip**.

For each insured pet this insurance will not cover:

- the first **£100** of **your** claim.
- any claim within **your home country**.
- death caused directly or indirectly by a condition that the pet had at the time of starting the **trip**.
- any claim where **you** are unable to provide written evidence that the cause of death was through natural causes.
- any claim for an English Bull Dog or Pug.

What you need to do if you wish to make a claim under this section of the policy:

Obtain written confirmation from a vet in the place where the death occurred stating the time and cause of the death of **your** pet.

Section 2 – Vet's fees for emergency treatment

For each insured pet this insurance will pay:

up to **£2,500** for necessary veterinary charges for emergency treatment given by a qualified vet following injury or illness that occurred or first showed clinical signs whilst **you** were outside **your home country** or whilst **your** pet was in quarantine.

For each insured pet this insurance will not cover:

- the first **£100** or each incident giving rise to a claim.
- any claim within **your home country**.
- any costs resulting from an injury or illness first occurring or showing clinical signs before **your** policy started.
- any claim for cosmetic treatment, routine treatment or preventative treatment recommended by **your** vet to prevent injury or illness including trimming teeth, vaccination, spaying, castration, grooming or nail clipping, breeding, whelping, kitting and any claims arising as a result of these procedures.
- any claim arising from vicious tendencies or behavioural problems shown by **your** pet.
- any costs for house calls / out of hours calls unless deemed essential by **your** vet.
- any costs for putting a pet to sleep, cremation or disposal.
- any costs where **you** are unable to provide a receipt/invoice showing full details of the costs incurred.
- any costs for treatment of conditions which are due to **your** pet being overweight except where the weight gain is a direct result of a diagnosed illness.
- any injury or illness in quarantine unless every effort was made to conform to Government regulations concerning pets travelling abroad under the Pet Travel Scheme.
- any claim for an English Bull Dog or Pug.

What you need to do if you wish to make a claim under this section of the policy:

Obtain written confirmation from a vet in the place where the treatment occurred stating the time, cause and diagnosis of the injury or illness to **your** pet.

Section 3 – Unforeseen expenditures in transit

For each insured pet this insurance will pay:

up to **£2,500** to cover any customary and reasonable additional and unforeseen costs should the **trip** not follow its pre-arranged itinerary due to the breakdown or necessary diversion of the aircraft or ship on which **your** pet was booked making it necessary to rearrange the itinerary during the **trip** to enable **your** pet to reach its final destination.

For each insured pet this insurance will not cover:

- the first **£75** of **your** claim.
- any claim within **your home country**.
- more than **£200** to cover additional expenses should the pressurised cabin in which **your** pet is scheduled to be transported on the same flight as **you** breakdown necessitating either an overnight stay at **your home country** international departure point or international arrival point or additional transport costs to transport **your** pet from **your** international arrival point to **your** new home.
- any costs recoverable from the booked airline, shipping line, transport provider or their handling agents.
- any costs due to the original pre-booked itinerary not being properly planned or executed.

What you need to do if you wish to make a claim under this section of the policy:

Provide full details of the pre-booked itinerary. Obtain confirmation from the airline, shipping line, transport provider or their handling agents stating the time and place of the event, the reason, what alternative arrangements were necessary and the costs.

Section 4 – Theft on the insured pet

For each insured pet this insurance will pay:

up to **£2,000** if the insured pet is stolen on the **trip** from **your home country** and is not found within **28** days of being stolen.

For each insured pet this insurance will not cover:

- the first **£75** of **your** claim.
- any claim within **your home country**.
- any claim where **your** pet has not disappeared from whilst in transit to **your** destination.
- any claim that has not been reported to the Police and/or carrier within **24** hours of discovering that **your** pet is missing.

What you need to do if you wish to make a claim under this section of the policy:

Provide full details of the pre-booked itinerary. Obtain confirmation from the airline, shipping line, transport provider or their handling agents stating the time and place of the theft, what arrangements were made to trace **your** pet. The theft must also be reported to the Police at the place of the theft within **24** hours of discovery.

Section 5 - Personal liability

For each insured pet this insurance will pay:

up to **£1,000,000** for any amounts **you** become legally liable to pay and/or costs and expenses of defending litigation incurred with **our** written consent for claims made against **you** for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the **trip** through **your** ownership of the pet specified on the insurance certificate. Cover will also include costs and expenses of defending criminal proceedings, incurred with **our** written consent, if **you** are prosecuted under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

For each insured pet this insurance will not cover:

- the first **£250** or each and every event.
- any claim whilst **your** pet is within **your home country**.
- any claim where an indemnity is provided by another policy.
- any claim that is caused by a deliberate act or omission by **you**.
- any claim that falls on **you** by agreement and would not have done if such agreement did not exist.
- any claim where **you** have admitted responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
- any claim where you do not give **us** all information and assistance **we** require.
- any claim where we are not able to take over and conduct the defence or settlement of any claim in **your** name for **our** own benefit.
- any claim where **you** do not allow **us** to take proceedings in **our** name, at **our** own expense and for **our** own benefit, to recover compensation or secure an indemnity from any third party.
- any claim that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family.
- any claim for death or bodily injury, loss or damage to property sustained in connection with **your** carrying on of any trade, business or profession or use of the insured pet for hire or reward.
- any liability for injury, illness or disease suffered by **you**, any member of **your** family or any person handling the pet with **your** permission.
- any claim for loss or damage to any property owned, held in trust, in the charge of or under **your** control, any person handling the insured pet with **your** permission and consent, any person that lives with **you**, any member of **your** family, **your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **you**, guest, employer or any person with whom **you** have a contractual or business relationship.
- any claim where the proportion of loss is not directly attributable to the insured pet in respect of death or bodily injury, loss or damage to property sustained in an incident involving the insured pet and other animals.
- any claim due to death or bodily injury, loss or damage to property as a result of the insured pet's interaction with other animals or worrying sheep.
- any claim for death or bodily injury, loss or damage to property as a result of any person handling the insured pet without **your** permission or consent.

- any fines, compensation and prosecution costs following **your** prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.
- any pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time.

What you need to do if you wish to make a claim under this section of the policy:

You must inform us immediately of any impending prosecution inquest or fatal inquiry or civil proceedings. **You must send us** every piece of correspondence and document **you** receive without replying to it and provide us with a written report on the incident.

Where to obtain a claim form



We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please advise the section of the insurance on which **you** want to claim and scheme reference to:

**Travel Claims Facilities,
1 Tower view, Kings Hill, West Malling, Kent, ME19 4UY**

- telephone: **+44 (0) 203 829 6761**
- e-mail: claims@tif-plc.co.uk
- Open: **8:30am-6pm Monday-Friday**

Your right to complain

If your complaint is regarding the selling of your policies: *The Customer Services Manager, Go Walkabout, Innovation Centre, Highfield Drive, St Leonards-on-Sea, E Sussex TN38 9UH*

Or if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

- Write to the Quality and Improvements Manger, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call 0203 829 6604, who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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