



Everything you need to know

Your Petplan Pet Insurance
Policy Booklet.

Please read in conjunction with your Certificate of
Insurance to understand the cover for your pet.

**Effective from
1st May 2021**

This booklet contains

- Policy Summary
- Terms and Conditions

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Welcome

Thank you for insuring with Petplan, we're delighted you and your pet are part of the family.

As the world's No.1 pet insurer, we know that owning a pet is full of highs and lows.

We hope your pet is in the best of health, but rest assured, if you need us we'll be there to help. We do all we can to make the claims process as quick and easy as possible, so you can count on prompt and caring service from our experienced staff when you need it most.

The details of the cover your policy provides are included in this booklet as well as useful information to make claiming as straightforward as possible.

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

The Petplan Team

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At a glance

Your Pet Insurance Policy - Policy Summary

This policy summary does not contain the full Terms and Conditions of **your** policy. **You** may have additional cover listed on **your** Certificate of Insurance Animal Details; full details of these benefits can be found in **your** Terms and Conditions.

What type of insurance is this?

This policy covers the cost of **Veterinary Fees** if **your pet** is injured or becomes ill. **Providing you continue to pay the premium, each injury or illness will be covered for 12 months starting from the date the injury happened or the date the illness was first noticed.**

Who is the insurer?

Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U. Registration key C0810 at DGS: C0810 Directorate-General for Insurance and Pension Funds.

How long does my policy run for?

This policy will remain in force for 12 months from the date it starts and for any period which you renew as long as you continue to pay the premium.

What are the significant features and benefits of my pet's policy?

Veterinary Fees	This section covers veterinary treatment needed to treat injury and illness , including veterinary fees during journey in the agreed countries . We will also cover physiotherapy and treatment of a behavioural illness when carried out by a member of a veterinary practice . Each injury and illness is covered for a period of 12 months .	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance Animal Details.
Death from Injury	If your pet dies in Spain due to an injury	The maximum benefit you can claim is shown on your Certificate of Insurance Animal Details
Death from Illness	If your pet dies in Spain due to an illness	The maximum benefit you can claim is shown on your Certificate of Insurance Animal Details
Euthanasia & Disposal of Remains	The costs of having your pet put to sleep and disposal of the body	The maximum benefit you can claim is shown on your Certificate of Insurance Animal Details
Theft with violence	If your pet is stolen with violence in Spain and cannot be found, this section covers the price you paid for your pet (or the market value if you have no formal proof of how much you paid or if you did not pay for your pet).	The maximum benefit you can claim is shown on your Certificate of Insurance Animal Details.
Advertising cost for Theft or Straying	The cost of advertising for recovering your pet and boarding if it cannot be returned to you immediately	The maximum benefit you can claim is shown on your Certificate of Insurance Animal Details
Boarding Fees	The cost of boarding your pet at a licensed boarding establishment or someone looking after your pet while you are in hospital	The maximum benefit you can claim is shown on your Certificate of Insurance Animal Details

What are the significant exclusions and limitations of my pet's policy?

This section covers the significant exclusions and limitations of the policy.

Further information regarding the points below can be found in the Terms and Conditions in the sections indicated

- **Your insurance does not cover any illness which starts in the first 30 days of the policy or any pre-existing conditions neither any injury which happened in the first 15 days of the policy. If your pet was injured or ill at any time before your insurance started, we will not cover any costs relating to that injury or illness. This is regardless of whether or not we place any exclusion(s) for the injury/illness. See 'What we will not pay - applying to Veterinary Fees' - points 1 and 2 and 'What we will not pay - applying to Death from Injury and Death from Illness' - points 2 and 3.**
- **This policy covers an injury or illness for 12 months only. The 12 months starts on the date the injury happened or the illness was first noticed and after this time we will not cover any further claims for that or any related injury or illness. See 'What we will not pay - applying to Veterinary Fees' - points 3, 4 and 5, and 'What we will not pay - applying to Death from Injury and Death from Illness' - points 5 and 6**
- **The Veterinary Fees excesses are the amounts you have to pay towards the cost of your pet's treatment. The excesses that apply for your pet will be a) a fixed amount only b) a percentage amount only or c) a fixed amount and a percentage amount. The excesses for your pet are shown on your Certificate of Insurance Animal Details.**
 - a. A fixed amount only - this is the amount that you have to pay for each unrelated injury or illness and this amount will be deducted from the first claim for that injury/illness.**
 - b. A percentage amount only - you must pay a percentage of all treatment costs and this will be deducted from all claims submitted.**
 - c. A fixed amount and a percentage amount - the fixed amount will be deducted as explained in a). In addition, you must also pay a percentage of all treatment costs; this will be deducted from all claims and will be calculated on the amount left after the fixed amount has been deducted See 'Definitions' - Excess, and Veterinary Fees- 'What you pay'**
- **You must send us your Veterinary Fees claim(s) within one year of the treatment start date. See 'Claiming - When to claim under Veterinary Fees'**
- **Your policy covers the cost of treatment for a dental injury or illness providing your pet had a dental examination carried out by a vet in the 12 months before the injury happened or the illness was first noticed. See 'What we will not pay - applying to Veterinary Fees' - point 18.**
- **Cover for Death from Illness will stop on your pet's 8th birthday. See 'What we will not pay - applying to Death from Injury and Death from Illness'.**
- **Additional exclusions may have been placed on the policy for your pet. If applied, these are shown on your Certificate of Insurance Animal Details.**

Can I cancel my policy?

If after receiving **your** Certificates of Insurance and policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy. In this case **we** will cancel **your** policy and **you** will receive a full refund of any premium paid, if no claims have made. Full details of the cancellation rights can be found in **your** policy Terms and Conditions

How do I make a claim?

You must notify **us** a claim from **our** website www.petplan.es Fill in **our** online claim form and upload required supporting documentation, according to instructions.

How do I make a complaint?

If **you** have a complaint, please contact **our Customer Service Manager** by writing to:

Petplan Ibérica SL Dpto. Customer Service

C/ Aviación 18-1ª Planta

41007 Sevilla. Spain

Or an email to: atencioncliente@petplan.es

If **we** are unable to resolve the problem, **you** may submit **your** complaints to Telefonica Customer Service Department, by writing to:

Telefónica Seguros - A/A Dpto. Atención al Cliente

Distrito Telefónica Edificio Oeste 2, Plta. 2ª -Ronda de la comunicación s/n

28050 Madrid, Spain

In the event, the claimant disagrees with the decision taken by any of the above-mentioned bodies or receives no response within a period of two months, he or she may submit the complaint by writing to the Claims Service of the Directorate-General for Insurance and Pension Funds at:

Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones

Paseo de la Castellana, 44,

28046 Madrid, Spain

Your Pet Insurance Policy - Terms and Conditions

Written in Plain English

Details of your pet's cover are outlined in these Terms and Conditions. The section is only included if it is shown as covered on your Certificate of Insurance Animal Details. We recommend you check your pet's cover and contact us as soon as possible if this is not as expected

These Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance Policy Details, Certificate of Insurance Animal Details and **your** written, internet or telephone application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificates of Insurance and insurance Product Information Document, together with these Terms and Conditions

Definitions

If **we** explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions. For ease, **you'll** see that these words appear in bold throughout.

12 months: 365 days calculated from and including the date an **injury** happened or the first **clinical signs** of an **illness** were noticed.

Accident: An injury suffered by the insured animal during the life of the policy, arising from a violent, sudden, external cause unrelated to the intent of the insured.

Agreed countries: Any European Union member States including United Kingdom.

Behaviour modification programme: A programme written by a **member of a veterinary practice** programme: behaviourists detailing specific techniques to be used and action to be taken with the aim of permanently changing **your pet's** behaviour.

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

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.
- The **excesses** which apply to the cover for **your pet** are shown on **your** Certificate of Insurance Animal Details.
- For **Veterinary Fees** this will be a) a fixed amount only b) a percentage amount only or c) a fixed amount and a percentage amount
 - a) A fixed amount only** - the fixed amount is the amount that **you** have to pay towards each **injury** or **illness** that is not related to any other **injury** or **illness**. This amount will be deducted from the first claim for that **injury/illness**.
 - b) A percentage amount only.** - **you** must pay a percentage of all treatment costs and this will be deducted from all claims submitted. The percentage **you** have to pay is shown on **your** Certificate of Insurance Animal Details.
 - c) A fixed amount and a percentage amount.** the fixed amount will be deducted as explained in a) above. In addition, **you** must also pay a percentage of all treatment costs. The percentage **you** have to pay is shown on **your** Certificate of Insurance Animal Details and this will be deducted from all claims submitted and calculated on the amount left.

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

Home: The place in **Spain** where **you** usually live.

Illness which starts in the first 30 days of cover: An **illness** that:

- a)** Showed **clinical signs**,
- b)** Has the same diagnosis or **clinical signs** as an **illness** that showed **clinical signs**,
- c)** Is caused by, relates to, or results from, a **clinical sign** that was noticed, or an **illness** that, showed **clinical signs**, in the first **30 days** of
 - **Your pet's first policy year.**

	No matter where the illness or clinical signs are noticed or happen in, or on, your pet's body
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
Immediate family:	Your husband, wife, civil partner, partner, parents, sons and daughters.
Injury:	Physical damage or trauma caused immediately by an accident . Not any physical damage or trauma that happens over a period of time.
Journey in the agreed Countries	Travel from your home to any of the agreed countries for a maximum of 90 days for all journeys in the agreed countries in the policy year . This includes the duration of your holiday or business trip and any travel in and between agreed countries and return journey to your home .
Market value:	The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time you took ownership of your pet .
Maximum benefit:	The most we will pay as shown on your Certificate of Insurance Animal Details
Member of a veterinary Practice:	Any person legally employed by a veterinary practice under a contract of employment.
Physiotherapy:	Physiotherapy (not including hydrotherapy) carried out by a member of a veterinary practice
Policy year:	The time during which we give cover as shown on your Certificate of Insurance Policy Details. This is normally 12 months.
Pre-existing condition:	An injury or illness that: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> • Before your pet's cover started. No matter where the injury, illness or clinical signs are noticed or happen in, or on, your pet's body. This is regardless of whether or not we place any exclusion(s) for the injury/illness
Treatment of a behavioural illness:	The treatment of a change(s) 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. Treatment must be carried out by a member of a veterinary practice
Vet:	Registered Veterinary Surgeon
Veterinary fees:	The amount vets in general or referral practices usually charge
Veterinary treatment:	The cost of the following when required to treat injury and illness <ul style="list-style-type: none"> a) Any examination, consultation, advice, test, x-ray, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of a vet, and b) Any medication legally prescribed by a vet.
We, us, our:	Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U. Registered offices are in Madrid, Ronda de la Comunicación s/n, Edificio Oeste 2, planta 2ª, Postal Code 28050 Madrid (Spain). VAT Registration Code Number A05362645. Authorised by Directorate-General for Insurance and Pension Funds to operate as Insurer, registration key C0810
You, your:	The person named on the Certificate of Insurance Policy Details. The policyholder
Your pet:	The dog/cat named on the Certificate of Insurance Animal Details.

General Conditions

The member state that controls the insurance activity of the company is Spain and the controlling authority is the Directorate General of Insurance and Pension Funds. The legislation that applies to the contract is Spanish. In case of liquidation of the insurance company, the Spanish regulations will not be applied.

This insurance contract is governed by the General, Particular and Special Conditions and, unless otherwise agreed to be more beneficial to the insured, as established in the Law on Insurance Contracts (Law 50/1980, of 8 October), and other legislation that may be applicable.

1. Conditions of the policy:

You must keep to the General Conditions and Special Conditions to have the full protection of **your** policy.

If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim

2. Caring for your pet:

a. Throughout the **policy year you** must take all reasonable steps to maintain **your pet's** health and to prevent **injury, illness** and loss. If there is a disagreement between **you** and **us** as to what reasonable steps are, the details will be referred to-an independent **vet** mutually agreed upon

b. **You** must arrange and pay for **your pet** to have a yearly dental examination and any treatment normally recommended by a **vet** to prevent **injury or illness**. Any treatment recommended as a result of the dental examination must be carried out as soon as possible. If **you** do not keep to this condition, any claims which relate to it will not be covered under the policy

c. **You** must keep **your** pet vaccinated against the following: Dogs - Distemper, hepatitis, leptospirosis, parvovirus, leishmaniasis, and rabies. Cats - feline infectious enteritis, feline leukaemia and cat flu. **Your pet** must be up to date with its official schedule of vaccinations and have received any others that the health authorities deem it necessary to administer at a given time

d. If **you** do not keep **your pet** vaccinated, properly and on time, **we** will not pay any claims that result from any of the above **illnesses**

e. **You** must arrange for a **vet** to examine and treat **your pet** as soon as possible after it shows **clinical signs of injury or illness**, and follow any advice they give. If **you** do not follow the **vet's** advices treatment **we** will not pay any claims relating to that **injury or illness**

3. Paying your premium:

a. **Your** pet is only covered under this policy if **you** pay the premium. If **you** pay the yearly premium and **you** miss an instalment, **you** must pay the outstanding amount within 30 days of the date the instalment was due to be paid. If **we** do not receive **your** payment within 30 days of the date the premium was due, **your** insurance will automatically stop, and **we** will make no further claim payments.

b. If **your** policy stops because **you** have not paid the premium, **your** policy will be reinstated 24 hours after the payment has been done.

c. When **we** settle **your** claim, **we** will deduct from the claim, any amount due to **us**.

4. Renewing your policy:

When **your** policy is due for renewal **we** will renew it for **you** automatically, to save **you** the worry of remembering to contact **us** before the renewal date. **We** will write to **you**, at least 60 days before the policy expires with full details of **your** premium and policy conditions for the next **policy year**. If **you** do not want to renew this policy, **you** must notify **us** at least 30 days before the renewal date.

5. Changes at renewal:

a. If **we** offer further periods of Insurance, and following legal procedures that correspond, **we** may:

- Change the premium, **excesses**, policy Terms and Conditions and Certificate of Insurance.
- Place exclusions because of **your pet's** claims and veterinary history.

b. At each renewal, **we** ask **you** to notify **us** of certain information. The information **we** require from **you** will be stated in **your** renewal documentation. It is important that **you** provide **us** with full and accurate information as this could affect a future claim.

c. **We** have the right not to invite renewal and **we** will notify **you** in writing of any such action, at least 60 days previous to renewal date.

6. Changes during the policy year:

Changes will only be made to **your** policy at renewal, **we** will not change the cover **we** provide for **your pet** during the **policy year**, unless:

a. **You** decide to change **your pet's** cover.

b. **You** did not tell **us** about something, that affects the risk calculation, when **we** previously asked.

c. **You** provided **us** with inaccurate information when previously asked, regardless of whether or not **you** thought it was accurate at the time

7. Claiming:

a. **We** will not guarantee on the phone if **we** will pay a claim. **You** must notify **us** a claim from **our**

website www.petplan.es Fill in **our** online claim form and upload required supporting documentation, according to instructions and **we** will then write to **you** with **our** decision.

- b. When **you** make a claim, **you** agree to give **us** any information **we** may reasonably ask for.
- c. **We** will not make any payment for any claim that results from an incident which is covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them
- d. If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.

8. Veterinary information:

You agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.

9. Exclusions applicable to your pet:

- a. Any injury/illness which occurred before your pet's cover started is a pre-existing condition and something which will never be covered by your insurance. This is regardless of whether we place an exclusion for the injury/illness or not.
- b. In addition to these Terms and Conditions your policy does not cover any amount that results from an injury, illness or incident which is shown as excluded on your Certificate of Insurance Animal Details
- c. If after we have offered a further period of insurance, you make a claim that relates to a period of insurance before the one we have offered, we may, based on the details of the claim, place exclusions backdated to the start of the further period of insurance.

10. Travel cover:

- a. Some sections of **your** policy provide travel cover. The travel cover is limited to the **agreed countries** for a maximum of 90 days in each **policy year**. While **your pet** is outside of Spain, **you** must follow European Union's regulations regarding the movements of pets.
- b. **You** agree to pay translation costs for any claim documentation not written in Spanish or English.

11. Jurisdiction:

- a. Spanish law applies to this insurance contract.
- b. Unless **we** agree otherwise the language of the policy and all communications relating to it will be in Spanish.
- c. All the information and documentation available in the English version of Terms & Conditions and Certificate of Insurance is provided for informational purposes only. In the event of a discrepancy between the content of the English version and the original Spanish version, the latter shall take precedence.

12. Your residence:

- a. **You** and **your pet** must live in Spain
- b. If **your** address, or the address of **your pet**, changes **you** must advise **us** as soon as possible as this may affect the insurance cover provided.

13. Lost pets:

If **your pet** is lost or missing when **you** first take **your** policy, the cover under this policy will not start until **you** are reunited with **your pet** and any incident, **injury** or **illness** which occurs before **you** are reunited will not be covered by **your** policy.

14. Cancellation rights:

- a. If after receiving **your** Certificates of Insurance and full policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy, provided no claims have made. In this case **we** will cancel **your** policy and **you** will receive a full refund of any premium paid. If **you** cancel outside the 14-day cancellation period and the premium becomes due, **you** may not receive a refund of **your** premium.
- b. **You** may cancel **your** policy at any time by writing to **us** and **we** may give **you** a refund of the money **you** have paid for the period of cover after the cancellation date. If **we** have paid a claim **you** will not receive the return of **your** premium.
- c. **We** may cancel **your** policy in case of inaccuracy in the declaration of risk or not communication to **us** its aggravation or refuse any claim if **you** have been dishonest or fraudulent in any dealings with **us** or **your vet** has advised that **you** have been negligent towards **your pet**. **We** will give **you** 7 days' notice in writing to the last address **you** have given **us**, and **you** will not receive the return of **your** premium
- d. **We** can cancel **your** policy in case of inaccuracy in the declaration of risk or its aggravation, or refuse a claim if **you** have acted dishonestly or fraudulently in any process **you** have done with **us** or if **your** veterinarian notices that **you** have acted negligently with **your pet**
- e. If **your** policy is cancelled or comes to an end for any reason all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid.

Cover

At Petplan, **we**'re proud of the insurance **we** provide for pets - in fact, **we**'re the world leader in pet insurance. In return for the correct premium, **we** will provide cover for the following sections if they are shown on **your** Certificate of Insurance Animal Details

SECTION 1 - Veterinary Fees

Cover under this section applies in **Spain** and **agreed countries** only

What we will pay

The cost of **veterinary fees** for the **veterinary treatment your pet** has received to treat **injury** and **illness**.

When referred and endorsed by **your vet**, this section also covers the cost of **physiotherapy** to treat **injury** and **illness** and the **treatment of a behavioural illness**.

Each **injury** and **illness** is covered for:

- **12 months** starting from the date during the **policy year** the **injury** happened or the **clinical signs** of the **illness** were first noticed, providing **you** continue to pay the premium or
- Until the **Maximum Benefit** is reached,

Whichever happens first.

What you pay

The **excess** shown on **your** Certificate of Insurance Animal Details

What we will not pay - applying to Veterinary Fees

1. The cost of any treatment for a pre-existing condition.
2. The cost of any treatment for an illness which starts in the first 30 days of cover or for an injury which happens in the first 15 days of cover.
3. The cost of any treatment your pet receives more than 12 months after the date the injury happened, or the illness first showed clinical signs
4. The cost of any treatment resulting from an injury or illness, if the clinical signs are the same as the clinical signs of an injury which happened or illness which first showed clinical signs more than 12 months before
5. The cost of any medicines or materials prescribed or supplied to be used more than 12 months after the date the injury happened, or the illness first showed clinical signs
6. The cost of any treatment to prevent injury or illness.
7. The cost of any 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 arise.
8. The cost of killing and controlling fleas and the cost of general health improvers.
9. The cost of any treatment in connection with breeding, pregnancy and giving birth.
10. The cost of any vaccination, other than the cost of treating any complications that arise from this procedure.
11. The cost of treating any injury or illness deliberately caused by you or anyone living with you or, while on a journey in the agreed countries, anyone travelling with you.
12. The cost of any additional veterinary attention required because you are unable to administer medication due to your pet's behaviour or your personal circumstances.
13. The cost of a house call unless the 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/illness
14. Extra costs for treating your pet outside usual surgery hours, unless the vet confirms an

- emergency consultation is essential, regardless of your personal circumstances.
15. The cost of hospitalisation and any associated treatment, unless the vet confirms your pet must be hospitalised for essential treatment, regardless of your personal circumstances.
 16. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
 17. The cost of grooming, de-matting or bathing your pet, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a member of a veterinary practice.
 18. The cost of dental treatment unless your pet had a dental examination carried out by a vet in the 12 months before the clinical signs of the injury or illness were first noted.
 19. The cost of any treatment if a claim has not been submitted within one year of your pet receiving treatment.
 20. More than the Veterinary Fees Maximum Benefit for each injury and illness.
 21. The cost of any food, including food prescribed by a vet, unless it is:
 - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
 - Liquid food, used for up to 5 days while your pet is hospitalised at a veterinary practice, providing the vet confirms the use of the liquid food is essential to keep your pet alive.
 22. The cost of pheromone products, including DAP diffusers, unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months.
 23. The cost of spaying and castration for the treatment of a behavioural illness.
 24. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
 - The procedure is carried out when your pet is suffering from an injury or illness and is essential to treat the injury or illness, or
 - The costs claimed are for the treatment of complications arising from this procedure.
 25. The cost of any treatment in connection with a retained testicle(s) if your pet was over the age of 12 weeks when cover started
 26. The cost of surgical items that can be used more than once.
 27. The cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other complementary or alternative treatment. This includes any veterinary treatment specifically needed to carry out the particular complementary or alternative treatment.
 28. The cost of a post-mortem examination.
 29. The cost of transplant surgery, including any pre- and post-operative care.
 30. The cost of any prosthesis, including any veterinary treatment needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).
 31. The cost of any treatment while on a journey in the agreed countries if:
 - A vet believes the treatment can be delayed until your pet returns home, or
 - The journey in the agreed countries was made to get treatment abroad.

Please also read 'Special Conditions - applying to Veterinary Fees'

Special Conditions - applying to Veterinary Fees

1. The maximum amount **we** will pay for the cost of treatment of each **injury** and **illness** is the **Maximum Benefit** that applies on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed
2. The period of **12 months** and the **Maximum Benefit** will always start or be calculated from the date in the **policy year**:
 - a. The **injury** first happened, or the **clinical signs** of an **illness** were first noticed, or
 - b. An **illness** with the same diagnosis or **clinical signs** was first noticed.

No matter how many times the same **injury**, **illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body.
3. If a number of **injuries**, **illnesses** or **clinical signs** are:
 - a. Diagnosed as one **injury** or **illness**, or
 - b. They are caused by, relate to, or result from, another **injury**, **illness**, or **clinical sign**,

One period of **12 months** or one **Maximum Benefit** will apply to the treatment received for all the

injuries, illnesses or clinical signs.

In this case the period of **12 months** and the **Maximum Benefit** will start or be calculated from the first date in the **policy year**:

- Any of the **clinical signs** or any of the **illnesses** were noticed, or
- Any of the **injuries** happened

4. After **we** have paid the cost of treatment for **12 months** or the **Maximum Benefit** for an **injury, illness or clinical sign(s)**, **we** will not pay the cost of any more treatment for:
 - a. The same **injury** or **illness**,
 - b. The same **clinical sign(s)**,
 - c. An **injury** or **illness** with the same diagnosis or **clinical sign(s)** as the **illness** or **clinical sign(s)** **we** have paid the limit for, or
 - d. An **injury** or **illness** that is caused by, relates to, or results from, an **injury, illness or clinical sign** that **we** have paid the limit for.

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

5. **We** may refer **your pet's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**
6. If **you** decide to take **your pet** to a different **vet** for a second opinion because **you** are unhappy with the diagnosis or treatment provided, **you** must tell **us** before **you** arrange an appointment with the new **vet**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet we** choose. If **we** decide the diagnosis or treatment currently being provided is correct, **we** will not cover any costs relating to the second opinion.
7. It is **your** responsibility to ensure the veterinary practice is paid within the required time frame, regardless of, when it is subsequent reimbursed by **us**:
 - If an additional charge is added to the cost of treatment due to the late payment of fees, **we** will deduct this charge from the claim settlement.
 - If the veterinary practice provides a discount for paying the cost of treatment within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

SECTION 2 - Death from Injury

Cover under this section applies in Spain

This section is optional and only applies if it is shown as covered on **your** Certificate of Insurance Animal Details.

What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **injury**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less. If **you** did not pay for **your pet**, **we** will pay the **market value**.

SECTION 3 - Death from Illness

Cover under this section applies in Spain

This section is optional and only applies if it is shown as covered on **your** Certificate of Insurance Animal Details.

What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **illness**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less. If **you** did not pay for **your pet**, **we** will pay the **market value**.

What we will not pay - applying to Death from Injury and Death from Illness

1. More than the Maximum Benefit.
2. Any amount if your pet's death results from a pre-existing condition.
3. Any amount if your pet's death results from an illness which starts in the first 30 days of cover, an injury which happens in the first 15 days of cover.
4. Any amount unless your vet confirms it was not humane to keep your pet alive because it was suffering from an injury that could not be treated or an incurable illness.
5. Any amount if your pet dies or is put to sleep more than 12 months after the date during the policy year the injury happened, or the illness first showed clinical signs.
6. Any amount if the death results from an injury or illness, if the clinical signs are the same as the clinical signs of an injury which happened or an illness which first showed clinical signs more than 12 months before your pet's death.
7. Any amount if the death results from breeding, pregnancy or giving birth.
8. Any amount if the death results from an illness in any pet aged 8 years or over.
9. Any amount if a claim has not been submitted within one year of your pet's death

Special Conditions - applying to Death from Injury and Death from Illness

1. The period of **12 months** will always start from the date in the **policy year**:
 - a. The **injury** first happened, or the **clinical signs** of an **illness** were first noticed, or
 - b. An **illness**, with the same diagnosis or **clinical signs** as the **illness** or **clinical signs** that caused **your pet** to be put to sleep or caused its death, was first noticed.

No matter how many times the same **injury**, **illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body

2. If a number of **injuries**, **illnesses** or **clinical signs** are:
 - a. Diagnosed as one **injury** or **illness**, or
 - b. Caused by, relate to, or result from, another **injury**, **illness** or **clinical sign**,

The period of **12 months** will start from the first date in the **policy year**:

- Any of the **clinical signs** or any of the **illnesses** were noticed, or
- Any of the **injuries** happened.

SECTION 4 - Euthanasia & Disposal of Remains

Cover under this section applies in Spain

What we will pay

The costs of having **your pet** put to sleep, including any veterinary consultation/ visit or prescribed medication specifically needed to carry out the procedure and the cost of disposal of the body

When the **vet** considers such to be necessary as a result of the following:

- If it is recommended owing to the nature of the **injuries** suffered as the result of an **accident**
- If it is recommended owing to the irreversible physical deterioration of **your** pet as the result of ageing or **illness**

What we will not pay - applying to Euthanasia & Disposal of Remains

1. More than the Maximum Benefit
2. Any amount if your pet's death results from a pre-existing condition.
3. Any amount if your pet's death results from an illness which starts in the first 30 days of cover, an injury which happens in the first 15 days of cover.
4. Any amount if your pet dies or is put to sleep more than 12 months after the date during the policy year the injury happened, or the illness first showed clinical signs.
5. Any amount if the death results from an injury or illness, if the clinical signs are the same as the clinical signs of an injury which happened or an illness which first showed clinical signs more than 12 months before your pet's death.
6. Any amount if the vet's opinion does not reflect the causes specified
7. The cost of having your pet cremated or buried.
8. Any amount if a claim has not been submitted within one year of your pet's death

SECTION 5 - Theft with Violence

Cover under this section applies in Spain

What we will pay

The price **you** paid for **your pet** if it is stolen with violence during the **policy year** and is not recovered.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less.

If **you** did not pay for **your pet**, **we** will pay the **market value**

What we will not pay - applying to Theft with Violence

1. More than the Maximum Benefit
2. Any amount if your pet's theft happens in the first 15 days of cover
3. Any amount if a claim has not been submitted within one year of your pet is stolen
4. Any amount from a larceny, that means, if someone take your pet but force, threat of force, or putting the victim in fear is not used not by force, threat of force, or by putting the victim in fear.

Special Conditions - applying to Theft with Violence

1. If **your pet** has not been found within 30 days, please make a claim.
2. If the claim is paid the original pedigree certificate and purchase receipt will not be returned to **you**.

3. If **your pet** is found or returns, **you** must repay the full amount **we** have paid **you**.

Please also read 'Special Conditions - applying to Theft with Violence & Advertising Cost for Theft or Straying'

SECTION 6 – Advertising Cost for Theft or Straying

Cover under this section applies in Spain

What we will pay

If **your pet** is stolen or goes missing during the **policy year**, **we** will pay:

1. The cost of advertising for recovering **your pet** and
2. The cost from boarding **your pet**, in the event that it is found it cannot be returned to **you** immediately.

What we will not pay - applying to Advertising Cost for Theft or Straying

1. **More than Maximum Benefit** for all incidents during the **policy year**.
2. **Any amount** if **your pet's** theft or straying happens in the first 15 days of cover
3. **Any amount** if a claim has not been submitted within one year of **your pet** going missing

Special Conditions - applying to Advertising Cost for Theft or Straying

1. Until the **Maximum Benefit** is reached the cost of advertising for recovering **your pet** cost from boarding **your pet**, in the event that it is found it cannot be returned to **you** immediately
2. **You** must provide **us** with a receipt(s) for any amount which **you** are claiming for. Any costs not supported by a receipt will not be covered by this insurance.
3. To submit a claim for Advertising Cost for Theft or Straying **you** must have advertised the loss of **your pet** and when **you** claim **you** must provide **us** with evidence showing the advertising took place

Special Conditions - applying to Theft with Violence & Advertising Cost for Theft or Straying

1. **You** must take the following steps:

- a. As soon as **you** discover **your pet** is stolen/ missing, **you** must tell the appropriate authority and obtain written confirmation of **your** report. Depending on where **you** live the appropriate authority may be **your** local authority or the police.
- b. If **your pet** was lost or stolen on a ship, aircraft, train or coach **you** must immediately report the loss to the operator and obtain written confirmation of **your** report.
- c. For all missing **pets**, within 5 days of discovering **your pet** is missing **you** must tell at least one veterinary practice in the area where he/she was last seen.

There are other actions **you** can take, which although are not requirements of this insurance, may help to improve the chances of **your pet** returning **home**. This includes notifying local rescue centres, distributing flyers and searching the local area.

SECTION 7 - Boarding Fees

Cover under this section applies in Spain

In this section, 'you' means you or your husband, wife, civil partner or partner

What we will pay

The cost of boarding **your pet** at a licensed boarding establishment or 5 € a day towards the cost of someone looking after **your pet** while **you** are in hospital during the **policy year**

What we will not pay - applying to Boarding Fees

1. More than the Maximum Benefit for all hospitalisation during the policy year.
2. Any amount if you are in hospital for less than 4 consecutive days during each hospital stay.
3. Any amount if the person looking after your pet lives with you or is a member of your family.
4. Any costs resulting from you going into a hospital because of an injury or illness first occurring or showing symptoms before your pet's cover started, or happens in the first 15 days of cover
5. Any costs resulting from you being pregnant, giving birth or any treatment that is not related to an injury or illness.
6. Any costs resulting from you going into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted injury.
7. Any costs resulting from care in a nursing home or from convalescence care that you do not receive in a hospital.
8. Any costs if a claim has not been submitted within one year of the stay in hospital.

General Exclusions

The following exclusions apply to all sections of the policy:

1. Your pet's age:

Any pet less than 2 months old or more than 7 years old.

2. Your pet's use:

Dogs used for security, guarding, track racing or coursing.

3. Your pet's breed:

Any dog that is, or is crossed with, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid

4. Your Pet's identification

Any pet that is not registered and bear the microchip identification number assigned to it.

5. Laws and regulations:

- a. Any amount if you break the Spanish and European Union laws or regulations, including those relating to animal health or importation
- b. Any amount if your pet is confiscated or destroyed by government or public authorities as well as in cases of epidemic declared by public authorities
- c. Any costs caused because government or public authorities have put restrictions on your pet.

6. Miscellaneous:

- a. Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism
- b. Any amount caused by radiation, nuclear explosion, nuclear fallout or contamination by radioactivity

7. When your pet is on a journey in the agreed countries:

- a. Any amount if you do not follow the rules of the European Union regarding movement of pet animals
- b. Any journey in the agreed countries you take your pet on against a vet's advice
- c. Any animal less than 12 weeks old
- d. Any costs caused because any foreign government or public authority has put restrictions on your pet

Claiming

It's distressing when a much loved pet is ill or injured so **we** do all **we** can to make the claims process as quick and easy as possible. There's lots of useful information on **our** website www.petplan.es where **you** can make a claim or track the progress of an existing claim at **your** convenience

This section tells **you** what **you** will need to send **us** if **you** need to make a claim.

Notifying us of a potential claim:

- In all cases, other than **Veterinary Fees** claims, **you** must let **us** know of any circumstances which are likely to lead to a claim

How to make a claim

- **You** must notify **us** a claim from **our** website www.petplan.es Fill in **our** online claim form and upload required documents, according to instructions.

When to claim under Veterinary Fees:

- Claims must be sent to **us** no later than one year after the treatment start date

Fraud:

Fraud increases **your** premium and the premiums of all policyholders. If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We will not pay **your** claim and inform the relevant authorities. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

HOW TO CLAIM

It's easy to make a claim with Petplan. Simply, fill in **our** online claim form from **our** website www.petplan.es and upload the supporting documentation listed below. Please make sure **your** claim form is completed fully, as **we** need this information in order to process **your** claim. If any information is missing, **we** will ask for **you** which will unfortunately delay **your** claim. It is important to be aware that **your** insurance does not cover the cost of any supporting documentation

SUPPORTING DOCUMENTATION

Veterinary Fees:	<p>Please send us:</p> <ul style="list-style-type: none">• Veterinary report explaining what happened, diagnosis and required treatment which you are claiming for.• Please send us the invoices from the veterinary practice which show what you are claiming for• The first claim submitted for your pet must include his/her full clinical history <p>The full clinical history is a record of all visits your pet has made to a vet and this information can be obtained from each veterinary practice your pet has attended. In addition, we may require the full clinical history when you submit claims for certain conditions but will let you know if this is needed once we have received your claim form</p> <ul style="list-style-type: none">• For Veterinary Fees, if the claim is for treatment in an agreed country, you also need to provide the booking invoice for your journey in the agreed countries or any other official documents which show the dates of your journey in the agreed countries.
Death from Injury, Death from Illness:	<p>Please send us:</p> <ul style="list-style-type: none">• The death certificate from your vet,• The purchase receipt from when you bought your pet, and• If your pet is a pedigree, a copy of the pedigree certificate.
Euthanasia & Disposal of Remains:	<p>Please send us:</p> <ul style="list-style-type: none">• Certificate signed by the vet stating the date and cause of death• Vet invoices for both concepts
Theft with Violence:	<p>Please send us:</p> <ul style="list-style-type: none">• Pet's Theft report to the police or relevant authority.• The purchase receipt from when you bought your pet, and• If your pet is a pedigree, a copy of the pedigree certificate• If you do not have a purchase receipt or we have not paid a Veterinary Fees claim under the policy – your pet's full clinical history and a recent photograph of you and your pet.
Advertising Cost for Theft or Straying:	<p>Please send us:</p> <ul style="list-style-type: none">• Invoice of boarding the lost pet in the event that when it is found it cannot be returned to you insured immediately• Pet's Theft report to the police or relevant authority, and• The invoices and receipts to show the costs involved, and• Evidence of the advertising carried out to try and find your pet.
Boarding Fees:	<p>Please send us:</p> <ul style="list-style-type: none">• The invoice from the boarding establishment or written confirmation from the person looking after your pet• Hospital discharge report

How we use your data

Responsible for looking after your personal data

In accordance with the current legislation about protection of personal data , and among others, Regulation 2016/679 of the European Parliament and Council on the protection of individuals' personal data, **we** inform **you** that the data **you** provide for the purpose of buying insurance, or making a claim, will be treated by Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U. (hereinafter, the "**Responsible**"), which the registered offices are in Madrid, Distrito Telefónica Edificio Oeste 2, plta. 2ª, Ronda de la Comunicación s/n, 28050 Madrid; with VAT Registration Code Number A05362645; registered in the Mercantile Registry of Madrid in Volume: 41755, Book 0, Page 50, Section 8, Registration Sheet M 739620

Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U. Data Protection Officer's Contact Details are delegadodeprotecciondedatos.telefonicaseguros@telefonica.com

It is forbidden to minors under fourteen years of age to providing personal data without the prior consent of their parents or guardians. If **you** are under fourteen years old and do not have such consent, do not provide personal information or use **our** services.

In any case, **you** will be responsible for the veracity and updating of the data provided through this contract and any activity of insurance.

Purpose for which we use your personal Data and legitimation

Telefónica Seguros y Reaseguros, use personal information in the following ways providing services, (including the execution, maintenance and fulfilment of the contractual relationship, which includes, the management of policies, collections, claims, reinsurance, co-insurance, fraud, claims and actuarial data, collected in the application process) and through other channels such as online forms, telephone (including recording and recording conversations), postal mail, email and / or through any other way, as well as those generated in the provide services, with the following purposes and legal bases that legitimize the treatment:

- a. Mandatory and based on the legal relationship:
 - I. To verify that **you** meet the conditions and requirements necessary to contract the policy.
 - II. To carry out the execution, maintenance and fulfilment of the contractual relationship, which includes, among other things (a) administer policies, collections, claims, reinsurance, co-insurance, fraud, claims and actuarial; (b) communication to Petplan Ibérica SL for procedures related to the execution of the contract.
 - III. **We** may have a full recording and registration by any means of the conversations that may occur in the formalization of the Policy and those that occur on the level of compliance and provide services by Telefónica Seguros y Reaseguros. **You** agree that the same and the retention and registration of the messages do not constitute contravention of the secrecy of telecommunications. Its main purpose is to obtain enough justification of the acceptance by the parties of the commercial relations, even as a means of proof for any judicial proceeding or arbitration between the parties.
- b. Mandatory and based on legitimate interest:
 - I. To send **you** communications or commercial, advertising and commercial prospecting information, including through emails, SMS, chatbots, and other means of distance communication regarding insurance products or services of Telefónica Seguros y Reaseguros, and other companies of the Telefónica Group belonging to Insurance sector of insurance, being able to segment for adapting to **your** tastes and preferences. **You** may oppose the processing of their data for these purposes through the free procedure provided for that purpose by Telefónica Seguros y Reaseguros, at the following electronic address: privacidad.telefonicaseguros@telefonica.com
 - II. **We** may dissociate, anonymize, pseudonymize and / or encrypt the personal data generated by the service or product hired by **you** for further processing for statistical purposes and its inclusion in databases of statistical studies, claims and big data platform, both own or from third parties

- c. Voluntarily and based on the consent that **you** give, for:
- I. To send **you** commercial communications, promotions, survey forms or advertising information, through calls, automatic calls (without human intervention), email or SMS messages referring to other products or services of Telefónica Seguros y Reaseguros and other companies of the Telefónica Group belonging to the insurance sector, once the contractual relationship is over.

Sharing personal information. International sharing

We may share **your** personal information with to third parties if it is necessary for the fulfilment of a legal obligation applicable to the Responsible. Telefónica Seguros y Reaseguros will share personal information to the Public Administrations, without limitation, administrative bodies in claims management (Directorate General of Insurance and Pension Funds), Control authorities on data protection, telecommunications and information society, Judges, Public Prosecutor's Office, Courts, Court of Accounts or Ombudsman.

Telefónica Seguros y Reaseguros will not share personal information to others non-European Union countries

How long we keep personal information

We keep information according to the following rules:

- **We** keep information only for as long as **we** need it to administer the policy, manage **our** business and the periods of possible liabilities that may arise from the contractual relationship or from other legal obligations or as required by law.
- In relation to the sending of advertising information for other products and services of Telefónica Seguros y Reaseguros or other companies of Telefónica Group, data will be kept by Telefónica Seguros y Reaseguros during the term of the contractual relationship. If **you** agreed this purpose after the termination of the contractual relationship, in this case, the data will be kept for the time necessary to provide such information as long as **you** do not request its deletion.

Exercise your Right: access, rectification, deletion, opposition, limitation to processing, portability and not being the subject of a decision based solely on automated processing (including the preparation of profiles).

You have the right to ask Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U.:(i) to access to **your** personal data; (ii) to rectify or delete them; (iii) to limit; (iv) to opposite; (v) to withdrawal of consent; (vi) the portability and / or (vii) not to be the subject of a decision based solely on automated processing (including profiling), without affecting the legality of the treatment based on the consent prior to its withdrawal.

To exercise any of these rights, **you** will have to indicate the right exercised and providing a photocopy on both sides of **your** ID or legal identity identification document, in one of the following ways: (i) in writing to "Unidad de Privacidad de Telefónica Seguros" en el Distrito Telefónica Edificio Oeste 2, plta. 2ª, Ronda de la Comunicación s/n, 28050 Madrid; or through (ii) by email to: privacidad.telefonicaseguros@telefonica.com

We will respond to **your** request as soon as possible and, in any case, within one month of receiving **your** request. This period may be extended for another two months if necessary, considering the complexity and the number of applications. The responsible will inform **you** of the extension within the first month of the request.

Protection of your rights & Complaints

In any case, **you** have the right to make a Complaint at Agencia Española de Protección de Datos, when **you** disagree with the decision taken by Telefónica Seguros y Reaseguros, in the exercise of its rights.

Contact details of Agencia Española de Protección de Datos:

Website: www.agpd.es
Address C / Jorge Juan, 6. 28001 – Madrid
Telephone: 912 663 517.

Making a complaint

Our aim is to get it right, first time every time. If **you** have a complaint **we** will try to resolve it straight away. If **we** are unable to, **we** will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

You may submit a complaint and claims to **Petplan Customer Service Department**, by writing to:

Petplan Ibérica SL Dpto. Customer Service

C/ Aviación 18-1ª Planta 41007 Sevilla

Or an email to: atencioncliente@petplan.es

If **we** cannot resolve the complaint, **you** may submit the complaint to Telefonica Seguros Customer Service Department, by writing to:

Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U.

Distrito Telefónica Edificio Oeste 2, Plta. 2ª

Ronda de la Comunicación s/n

28050 Madrid

In the event the claimant disagrees with the decision taken by any of the above-mentioned bodies or receives no response within a period of two months, he or she may submit the complaint or claim online from the website of Directorate-General for Insurance and Pension Funds or in writing to the Claims Service of the Directorate-General for Insurance and Pension Funds at:

Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones,

Paseo de la Castellana nº 44,

28046 Madrid

How to contact us

BY TELÉPHONE

910.052.862 / 900.877.676

BY EMAIL

info@petplan.es

WEBSITE

www.petplan.es

IN WRITING

Petplan Ibérica SL
C/ Aviación 18-1ªPlanta
41007 Sevilla (Spain)

Petplan insurance policies are administered by Petplan Ibérica, S.L as a Broker Insurance and underwritten by Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U.

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Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U. in authorised by Directorate-General for Insurance and Pension Funds to operate as Insurer, registration key C0810 and VAT Registration Code Number A05362645. Registered offices are in Madrid, Ronda de la Comunicación s/n, Edificio Oeste 2, planta 2ª, Postal Code 28050 Madrid (Spain).