Lassie

PET INSURANCE · POLICY WORDING

Care more. Get more.

Everything you need to know about your Lassie pet insurance — written in plain English, with the small print where you can actually find it.

For policies starting or renewing on or after July 2026

Lassie Pet Health Ltd

WELCOME

Hello and welcome to Lassie's insurance terms!

These terms contain everything **you** need to know about **your** insurance. Insurance should be easy to understand. **We** have written **your policy** in plain English, avoiding unnecessary jargon wherever possible. Sometimes, **we** may not have been able to simplify things as much as **we** would like, as there are rules around how insurance terms must be written. If anything is unclear, please get in touch with **us** at Lassie via **our** chat (in the app or on **our** website) or give **us** a call. At Lassie, **we** genuinely care about **your pet's** wellbeing — and **we** want **you** to feel confident and secure in **your** choice of insurance.

How to read these terms

These terms include information that applies to each of **our** products, for both dogs and cats. To understand which terms apply to **your** specific **policy** and **pet**, it is important **you** read these terms, **your policy schedule** and IPID together.

Your policy schedule includes:

- **Your** personal information including the address where **you** and **your pet** live;
- **Your pet's** details;
- The start and end date of **your policy year**;
- **Your** cover details, including applicable limits;
- **Your** excess/co-payment;
- Add-ons; and
- **Your policy** price (premium).

Your insurance cover, including limits and conditions, can vary at renewal so it's important that **you** familiarise yourself every time **you** purchase or renew a **policy** with **us**.

Levels of cover

The cover **your pet** benefits from varies depending on whether **you** have purchased **our** Basic, Bronze, Silver or Gold product. The Lassie Overview (page 08) provides details of each cover. Each cover is subject to the exclusions and conditions applicable to that cover, in addition to the general exclusions and general conditions.

Length of cover

This **policy** covers **your pet** for the one year period shown on the **policy schedule**. Although in most cases **we** will be able to renew the **policy** and renew **your pet's** cover for another year, that is not always possible. If **we** are unable to renew the **policy** for any reason, **we** will let **you** know.

Making a claim

We hope for the sake of **your pet** that **you** don't need to make a claim. But if **you** do, **we're** here for **you**.

If **you** do need to make a claim, **you** can contact **us** in any of the following ways:

- Through the Lassie App www.lassie.co.uk/lassieapp
- Through the Lassie website at www.lassie.co.uk/how-to-claim
- By email at hello@lassie.co.uk

ABOUT US

About Lassie.

We created Lassie to help **you** care for **your** dog or cat, both before and after any **illness** or **injury** occurs. **We** have created a **policy** that is designed to stand up for all **our** four-legged friends, just as they always do for **us**. **We**'d love to cover absolutely everything — but that would make insurance too expensive. Instead, **we've** designed cover that protects against the things that matter most.

Contact details

At Lassie **we** truly care that **your** animal is as healthy as possible and that **you**, as the **pet** owner, feel confident and secure in **your** choice of insurance provider. If **you** have any questions about **your** insurance cover, please contact **us** in **our** chat via **our** mobile app or on **our** website.

Lassie App

Lassie is built on a simple idea: more **pets** should get the chance to live long, healthy and happy lives. The Lassie App is how **we** make that happen together with **you**. Created alongside veterinarians and experts, the app helps **you** understand **your pet's** needs and take the right steps to keep them healthy. **You'll** learn as **you** go, with practical guidance that turns prevention into something intuitive and rewarding.

Inside the app, **you** can explore interactive guides, videos, quizzes and challenges designed to help prevent common **injuries**, **illnesses** and **accidents**. **You** can collect points as **you** interact with **our** guides, quizzes and challenges, which can in turn be used to lower the price of **your** insurance. It's **our** way of rewarding the care **you** give every day.

All users can:

- Get a price quote and insure their dog or cat
- Learn through articles, videos, quizzes and guides
- Collect points while building better care habits

As a Lassie customer, **you** can also:

- Turn **your** points into discounts on **your** insurance
- Manage **your policy** and see what **your** cover includes
- Report claims and access **your** insurance documents
- Contact a **vet** online for guidance
- Reach **our** support team whenever **you** need help

The app is always evolving, just like the needs of **you** and **your pet**. **We're** constantly improving it to make caring for **your pet** easier, clearer and more rewarding. Lassie is here for the moments that matter, helping **you** prevent what **you** can, and supporting **you** when **you** need **us** most.

LASSIE SUPPORT

Lassie Support.

Whether **you** have a question about **your policy**, want guidance on **your** cover, or just need a bit of help finding **your** way in the app, **you** can reach **us** through the channel that suits **you** best. **We'll** meet **you** with clear answers, honest guidance, and real support, no jargon, no unnecessary steps.

You can contact **us** through:

IN-APP SUPPORT

Start a conversation directly in the Lassie App for quick and easy help.

LIVE CHAT

Chat with **us** in real time via **our** website: www.lassie.co.uk

WEBSITE

Visit **our** support page for FAQs and ways to get in touch: www.lassie.co.uk/frequently-asked-questions

PHONE

Speak to **our** team:
+44 20 4652 4500

Opening Hours

Customer Support
Monday–Friday: 9:00am–8:00pm
Saturday: 9:00am–2:00pm
Sunday: Closed

Phone Lines
Monday–Friday: 9:00am–6:00pm

Live Chat
Monday–Friday: 9:00am–8:00pm
Saturday: 9:00am–2:00pm

EMAIL

Send **us** a message anytime: hello@lassie.co.uk

We aim to respond as quickly as possible and always in a way that's easy to understand and genuinely helpful. Because when something concerns **your pet**, **you** shouldn't have to figure it out alone.

How we're regulated

Lassie **Pet** Health Limited is an Appointed Representative of Advent Solutions Management Ltd who are authorised and regulated by the Financial Conduct Authority (firm reference number: 308751).

The underwriter

Your policy is underwritten by the Newline Insurance Company Limited, a private limited company incorporated in England and Wales (Registration No. 04409827), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN 435028) and the Prudential Regulation Authority. Registered Office: 1 Fen Court, London England EC3M 5BN.

Lassie is an insurance intermediary acting on behalf of the Newline Insurance Company Limited. Lassie doesn't provide advice or any personal recommendation about the insurance products offered.

CONTENTS

What's inside.

DEFINITIONS

The words we use, defined.

Where any of the words or phrases below appear in the **policy** in **bold**, they have the corresponding meaning shown below.

Accident	A sudden external event that results in **injury** to **your pet**.
Bilateral condition	Any **medical condition** that can affect the same body part on both sides of **your pet's** body. For example, eyes, ears, shoulders, legs, knees, cruciate ligaments.
Emergency	An **illness** or **injury** where, in the opinion of a **vet**, failure to provide immediate veterinary care would result in death or serious permanent impairment.
Illness	Any sickness, disease, infection or changes to **your pet's** normal everyday health.
Immediate family	**Your** partner (husband, wife, civil partner), **you** or **your** partner's children and **you** or **your** partners' parents.
Injury	Physical damage or trauma caused by an **accident**.
Maximum cover	The maximum annual amount **we** will pay for a given type of cover, e.g. veterinary care.
Medical condition	Any **illness** or **injury**, or any signs, including clinical signs, of an **illness** or **injury** impacting **your pet**.
Pet	The dog or cat specified in **your policy schedule**.
Policy schedule	The document accompanying this **policy** that contains important details about: a) **you** and **your pet**; b) the **policy year**; c) **your** level of cover (e.g. Gold, silver, bronze); and d) excess and co-pay.
Policy start date	The date of the first year in which **you** took out insurance with **us** for the **pet** without a subsequent break in cover. For example, if **you** have had a **policy** with **us** for 3 years, the **policy start date** will be the start date of the first year's **policy**.
Policy year	The 12 month period shown in **your policy schedule** during which **your pet** is covered, in accordance with this **policy**.

DEFINITIONS · CONTINUED

...and a few more.

Pre-existing condition	A **medical condition** or behavioural condition in the **24 months** before **your policy start date**, whether or not the **medical condition** was detected, undetected, diagnosed, or showed no symptoms. For example, a medical or behavioural condition will be a **pre-existing condition** even if there were no signs of such condition before the **policy start date** but where the condition existed at that time.
Related medical condition	A **medical condition** which is caused by or connected to another **medical condition** affecting **your pet**. For example, a condition might share the same underlying cause, or one condition might be caused by another condition. Such conditions will be considered as being related.
Treatment	Any examination, consultation, advice, tests (such as x-rays, ultrasounds, CT scans and MRI scans), drugs, surgery, nursing or care. Any medication administered, prescribed or provided by or under the direction of a **vet**.
UK	The United Kingdom, the Channel Islands and the Isle of Man.
Underwriter	**Your** insurer as shown on the **policy schedule**.
Vet	A veterinary surgeon registered with the Royal College of Veterinary Surgeons.
Waiting period	The period of time starting at the **policy start date** for which **we** will not cover a particular **illness** or **injury**.
We, us, our	Lassie **Pet** Health Ltd on behalf of the **underwriter**.
Wild breeds	Any animal which is not generally domesticated in the **UK** and which is a: **1.** licensed or regulated wild animal - any species listed under, or would require a licence to keep under, the Dangerous Wild Animals Act 1976, or any similar or successor legislation; or **2.** hybrids and recent non-domestic ancestry - any hybrid, crossbreed, or descendant of a domestic animal and a non-domesticated species, including: a. Serval cats; b. Savannah cats of F1–F4 generations (and any earlier-generation hybrids), and any other cat with recent wild ancestry (for example, first-generation hybrids are commonly treated as within the DWA licensing regime); and c. Wolf–dog hybrids (any generation). An animal will be treated as a **Wild Breed** where it is described by a **vet**, breeder documentation, passport/microchip database, or other reasonable evidence as: a wild species; a hybrid; or having recent non-domestic ancestry”
You, your	The person named on the **policy schedule** who is the owner of the **pet**. For Section 12 - Legal Liability Cover '**you**' and '**your**' is extended to include any person looking after or handling the dog with the permission of the owner named on the **policy schedule**.

LASSIE OVERVIEW

Lassie Overview.

The table below provides an overview of the covers provided by each of **our** products, and the applicable limits. The cover **you** have selected is detailed in the **policy schedule**. All limits are in total for the **policy year**, regardless of the number of claims made. ✓ means **we** will pay up to the **maximum cover**. **£** means **we** will pay up to that amount.

Cover	Feature	BASIC	BRONZE	SILVER	GOLD	Excess / co-pay
Veterinary All limits are inside the Veterinary **maximum cover**.	Veterinary **maximum cover**	£1,000 / £2,000	£4,000	£8,000	£12,000 / £20,000	As stated in **your policy schedule**
	Special diagnostics (MRI, CT)	£1,000	£1,000	✓	✓	
	Prosthetic **treatment**	✕	✕	✓	✓	
	Advanced **treatment**	✕	✕	✕	✓	
	Cruciate ligament	£1,000	✓	✓	✓	
	Prescribed food	✕	£50	£200	£500	
	Emergency treatment abroad	EU only	EU only	EU only	Worldwide	
	Dental — **accident** Dental — **illness**	£1,000 ✕	✓ ✕	✓ ✓	✓ ✓	
	Behavioural Complementary	✕ £500	£500 £500	£1,500 £1,500	£3,000 £3,000	
Other covers						
Pet missing or stolen	Reward Advertising	£500 £100	£500 £100	£500 £100	£1,500 £100	No excess / co-pay
Emergency boarding	**You're** hospitalised	£500	£500	£1,500	£3,000	None
Pet passes away	Euthanasia Burial / Cremation	✕	£100	£250 £150	£250 £200	No excess / co-pay
Travel	Expenses abroad	£500 EU	£1,000 EU	£2,000 EU	£3,000 Worldwide	No excess if **pet** passes away
Third-party liability	Total limit per **policy year**	£1.5million	£2million	£2million	£2million	£250
Optional add-on						
Death cover	**Pet** passes away, missing or stolen	Max limit: £6,000 for dogs / £3,000 for cats				No excess / co-pay

GOOD TO KNOW

Where a particular **treatment** or loss is insured under more than one cover, **we** will only make a payment under one cover. Where a specific cover insures a particular **treatment** or loss (e.g. dental **accidents**, complementary **treatments**), that cover will apply. Otherwise, the cover that provides **you** with the best outcome will apply.

All covers are subject to the General **policy** conditions, including the General exclusions, and to all of the conditions and exclusions contained in the applicable section of cover.

All specific **treatment** limits for Veterinary covers are included within the corresponding Veterinary **Maximum Cover**. For example, under **our** Bronze product, the £1,000 limit for Special diagnostics is included within, and not in addition to the Veterinary **Maximum Cover** limit of £4,000.

COVER · 7.1

General Veterinary Treatment.

If **your pet** suffers from an **injury** or **illness** during the **policy year**, **we** will pay for **treatment** recommended by a **vet**, as detailed below. **We** will pay up to the **maximum cover** in each **policy year**. All limits are included within, and not in addition to, the corresponding Veterinary **Maximum Cover** limit for the product level **you** have purchased.

Covered	Basic	Bronze	Silver	Gold
Treatment for an **illness** or **injury**	✓	✓	✓	✓
Treatment for complications arising following routine **treatment** by a **vet**	✓	✓	✓	✓
Medication prescribed by **your vet**	✓	✓	✓	✓
Special diagnostics, (MRI and CT scans)	**£1,000**	**£1,000**	✓	✓
Prosthetic **treatment** limited to hips, elbows, patella groove replacements and eye lens implants	X	X	✓	✓
Advanced **treatment** e.g. stem-cell **treatment**, gene therapy, transplant surgery	X	X	X	✓
Cruciate ligament surgery	**£1,000**	✓	✓	✓
Food prescribed by a **vet** to treat a specific **injury** or **illness** for which cover is provided under the **policy**.	X	**£50**	**£200**	**£500**
Out-of-hours **treatment** if **your pet** suffers from a medical **emergency**	✓	✓	✓	✓
At home **treatment** if deemed necessary by **your vet** due to a medical **emergency**	✓	✓	✓	✓
Emergency vet treatment abroad	✓	✓	✓	✓
Territory	**Emergency vet treatment** abroad: Worldwide (Gold) / EU (all other cover levels). All other covers: **UK**.			
Excess / co-pay	As stated in **your policy schedule**			

COVER · 7.1 CONT.

Exclusions & conditions.

Exclusions applicable to General Veterinary Treatment Cover

We will not cover:

1. **treatment** not prescribed by a **vet**.
2. prosthetic **treatment** other than hips, elbows, patella groove replacements and eye lens implants.
3. vitamins, minerals or supplements not prescribed by a **vet**.
4. any **treatment** for complications caused by non-prescribed **treatment**.
5. any costs for **treatments** or services that occur because **you** don't fulfil **your** responsibilities as a **pet** owner. For example, **we** won't pay for a claim if a **medical condition** could have been prevented through an annual check-up or vaccination or any other preventative **treatment** recommended by **your vet**.
6. neutering and any related complications, including retained testicles. However, this exclusion does not apply where neutering is essential as a direct result of an **injury** or **illness** covered under this **policy**.
7. advanced **treatment**, unless the **treatment** is recommended by a **vet** and:
   - the **treatment** is a proven method of **treatment** likely to lead to a good quality of life for **your pet**;
   - the **treatment** is not part of a clinical trial; and
   - all standard **treatment** has been considered and discounted first.

   Please get in touch with customer support if **you** are unsure whether **your** claim meets the above criteria.
8. transportation or travel costs.
9. anything excluded in the General exclusions.

Conditions applicable to General Veterinary Treatment Cover

1. Claims for **emergency vet treatment** abroad must include supporting evidence in English that clearly states the type of **treatment** received and related costs. **We** will not pay a claim unless this is provided.
2. **We** may refer details of the **treatment** and costs to **our vet** advisor and only pay **vet** fees **we** consider to be reasonable and essential.
3. **We** will treat **bilateral conditions** or **related medical conditions** as one **medical condition** when applying the **maximum cover** and any applicable excess

COVER · 7.1 CONT.

Dental Treatment.

If **your pet** suffers from a dental **injury** or **illness** during the **policy year**, **we** will pay for dental **treatment** recommended and carried out by a **vet**, as detailed below. All limits are included within, and not in addition to, the corresponding Veterinary **Maximum Cover** limit for the product level **you** have purchased.

Covered	Basic	Bronze	Silver	Gold
Dental **treatment** due to an **accident**	£1,000	✓	✓	✓
Dental **treatment** due to an **illness** (including tartar removal, root canals and dental extractions)	X	X	✓	✓
Territory	UK			
Excess / co-pay	As stated in **your policy schedule**			

Exclusions applicable to Dental Treatment Cover

We will not cover:

1. **treatment** not prescribed by a **vet**.
2. cosmetic or elective **treatment**.
3. any descaling, polishing and cleaning of **your pet's** teeth, other than when performed as **treatment** for an **illness** of the teeth or gums.
4. claims relating to crowns, unless due to an **accident**.
5. any **treatment** that could have been prevented by an annual dental check up within the previous 12 months.
6. any **treatment** where **you** haven't followed the recommended **treatment** within 6 months.
7. **treatment** for complications caused by non-prescribed **treatment**.
8. the costs of any preventative or routine **treatment** not incurred as a direct result of an **accident** or **illness**.
9. **treatment** of or to any baby teeth unless **your pet** has been insured by **us** continuously without a gap in cover since before it was 120 days old.
10. anything excluded in the General exclusions.

Conditions applicable to Dental Treatment Cover

1. **Your pet** must have had their teeth checked by a **vet** in the 12 months before the first symptoms of the **injury** or **illness** were seen. **We** will not pay a claim unless **you** have done so.
2. All **treatments your vet** recommends must take place within 6 months of the initial recommendation.
3. Any claim for tooth resorption is subject to a **waiting period** of 12 months.

COVER · 7.1 CONT.

Complementary & Behavioural Treatment.

We will pay for complementary and behavioural **treatment** detailed below where such **treatment** is: first recommended by **your vet** during the **policy year**; and carried out by a practitioner who is appropriately qualified and a member of, or registered with, a recognised professional body approved by **us**. A behavioural condition is regarded as any change to the **pet's** normal behaviour, which is caused by a mental or emotional disorder. All limits are included within, and not in addition to, the corresponding Veterinary **Maximum Cover** limit for the product level **you** have purchased.

Covered	Basic	Bronze	Silver	Gold
Complementary **treatment**: Physiotherapy, Chiropractic manipulation, Osteopathy, Herbal Medicine, Homeopathy, Hydrotherapy, Acupuncture	£500	£500	£1,500	£3,000
Behavioural **treatment**	X	£500	£1,500	£3,000
Pheromone **treatment** (this limit is included within the limit for behavioural **treatment** above)	X	X	X	£1,500
Territory	UK			
Excess / co-pay	As stated in **your policy schedule**			

Exclusions applicable to Complementary and Behavioural Treatment Cover

We will not cover:

1. any behavioural **illness** that could have been prevented by training or neutering.
2. transportation or travel costs.
3. complementary **treatment** that arises from **pets** taking part in more than two competitions per **policy year**.
4. behavioural **treatment** if **your pet's** change in behaviour was not caused by a physical **illness** or **injury**, for example anxiety brought on by fireworks.
5. anything excluded in the General exclusions.

Conditions applicable to Complementary and Behavioural Treatment Cover

All complementary or behavioural **treatments** must be carried out by a **vet** or by a specialist who is a member of one of the following approved organisations and has been referred to by a **vet**:

Physiotherapy	Chiropractic	Hydrotherapy	Osteopathy	Behavioural
Association of Chartered Physiotherapists in Animal Therapy (ACPAT)	International Veterinary Chiropractic Association (IVCA)	Canine Hydrotherapy Association (CHA)	International Association of Animal Therapists (IAAT)	Association of **Pet** Behaviour Counsellors ("APBC")
Institute of Registered Veterinary and Animal Physiotherapists (IRVAP)	McTimoney Chiropractic Association	National Association of Registered Canine Hydrotherapists (NARCH)	Register of Animal Musculoskeletal Practitioners (RAMP)	Canine and Feline Behaviour Association ("CFBA")
International Association of Animal Therapists (IAAT)	Register of Animal Musculoskeletal Practitioners (RAMP)	Animal Health Professions Register (AHPR)		Certified Clinical Animal Behaviourist ("CCAB")
National Association of Veterinary Physiotherapists (NAVP)	Animal Health Professions Register (AHPR)			
Register of Animal Musculoskeletal Practitioners (RAMP)				
Animal Health Professions Register (AHPR)				

We will not pay for any **treatment** performed by any other provider.

Please note that **we** do not make recommendations. Decisions as to who treats **your pet** should be made by **you** after discussing with the **vet**.

COVER · 7.2

Pet Missing: Reward and Advertising.

If **your pet** is stolen or goes missing during the **policy year**, **we** will pay the advertising and reward costs and expenses detailed below.

Covered	Basic	Bronze	Silver	Gold
A reward offered for the safe return of **your pet**	£500	£500	£500	£1,500
Advertising costs to raise awareness that **your pet** is missing (e.g. leaflets, local ads, social media ads)	£100	£100	£100	£100
Territory	UK			
Excess / co-pay	As stated in **your policy schedule**			

Exclusions applicable to Pet Missing: Reward and Advertising Cover

We will not cover:

1. any rewards to **your immediate family** or anyone who lives with **you**.
2. advertising or reward costs if **you** abandoned **your pet**.
3. advertising or reward costs if **your pet** was seized on welfare grounds.
4. anything excluded in the General exclusions.

Conditions applicable to Pet Missing: Reward and Advertising Cover

1. If **you** discover **your pet** has been stolen or gone missing, **you** must notify:
   - the police within 48 hours, and get written confirmation;
   - **your** microchip provider within 48 hours;
   - **your** local dog warden within 72 hours (dogs only); and
   - **your** local rescue centre within 72 hours (cats only).
2. **You** must advertise the loss of **your pet** within 7 days of **your pet** going missing and provide confirmation that this took place when **you** claim.
3. **You** must keep the **pet** in a secure area and take all reasonable steps to ensure it will not go missing.
4. **You** must ensure that **your pet** is microchipped and the microchip information must be kept up-to-date.

If **you** do not comply with the above conditions, **we** will not provide any cover.

5. **We** will only pay for one claim under this cover during the **policy year**.
6. If **you** claim for a reward and **your pet** is subsequently found, **you** must return the full claim amount within 30 days from the date **your pet** returns home.
7. If **your pet** goes missing or is stolen, **your policy** will remain in force as long as **you** continue to pay the premium and don't cancel the **policy**. This means **your pet** will still be covered under the terms of the **policy** whilst it is missing and **you** must continue to pay the premium. If **you** no longer require cover, **you** must cancel the **policy** in accordance with the cancellation provisions.

COVER · 7.3

Emergency Boarding.

If **you** or an **immediate family** member are hospitalised in the event of a medical **emergency** or complication during the **policy year**, **we** will pay the reasonable costs for **emergency** boarding for **your pet**, as detailed below.

Covered	Basic	Bronze	Silver	Gold
Your Illness or **Injury**: **You**, or an **immediate family** member, are ill or injured and need to go into hospital for two (2) or more consecutive days. Complications: **You** have to stay longer at the hospital due to routine **treatment** or pregnancy complications affecting **you** or **your** partner Post-discharge: **You** are still unable to care for **your pet** once discharged, for up to seven (7) days	£500	£500	£1,500	£3,000
Or, £30 per day towards the cost of someone looking after **your pet**				
Territory	**UK**			
Excess/Co-pay	None			

Exclusions applicable to Emergency Boarding Cover

We will not cover:

1. any costs if the person looking after **your pet** lives with **you** or is a member of **your** family.
2. any costs unless **you** or the **immediate family** member attend hospital because **you** are injured or ill and:
   - **you** weren't aware at the time **your pet's** cover started that **you** would need to be hospitalized; and
   - **you** hadn't been hospitalised for the **illness** or **injury** in the 6 months before the **policy start date**.
3. any costs if **your** or the **immediate family** member's stay in hospital is due to any cosmetic procedure.
4. anything excluded in the General exclusions.

Conditions applicable to Emergency Boarding Cover

You must provide:

1. a letter from the NHS or hospital confirming **you** or **your immediate family** member were in hospital and the admission dates;
2. an invoice from the boarding establishment, or written confirmation from the person looking after **your pet**, including dates and boarding costs; and
3. confirmation from a doctor that **emergency** boarding is required post-discharge from hospital.

If **you** do not comply with the above condition, **we** will not provide any cover.

COVER · 7.4

Pet Passes Away: Euthanasia, Burial or Cremation.

If **your pet** dies (including where it is put to sleep by **your vet**) due to an **injury** or **illness** during the **policy year**, **we** will cover the cost of putting **your pet** to sleep and the cost of **your pet's** burial or cremation, as detailed below.

Covered	Basic	Bronze	Silver	Gold
Cost of putting **your pet** to sleep	×	£100	£250	£250
Burial or cremation costs	×	×	£150	£200
Territory	UK			
Excess / co-pay	No excess or co-pay			

Exclusions applicable to Pet passes away: Euthanasia, Burial or Cremations Cover

We will not cover:

1. any costs if the **pet** is put to sleep due to behavioural issues or due to aggressive tendencies.
2. **pets** who have died as a result of neglect or as a result of **you** causing them intentional harm.
3. anything excluded in the General exclusions.

Conditions applicable to Pet passes away: Euthanasia, Burial or Cremations Cover

1. **Your vet** must provide a statement disclosing the date and cause of death.

If **you** do not comply with the above condition, **we** will not provide any cover.

COVER · 7.5

Travel Expenses Abroad.

If **you** have to cancel, curtail or extend **your** trip because **your pet** has an unexpected medical **emergency** or goes missing during the **policy year**, **we** will pay for **emergency** travel and accommodation, as detailed below. **We** will pay for a maximum of 14 days accommodation for **you** and **your pet**, up to £75 per night, in the event of an unexpected holiday extension. **Your** cover applies for up to 90 days in a row, and up to 180 days in total during the **policy year**. £ means **we** will pay up to that amount.

Cover	Basic	Bronze	Silver	Gold
Travel Expenses: Holiday cancellation If **you** or anyone in **your** travel party have to cancel **your** holiday, **we'll** pay for unused travel and accommodation expenses **you** can't recover in the following scenarios: Life-threatening **illness**, **injury**, or **your pet** passes away: up to 14 days before departure, if **your pet** suffers a serious and unexpected deterioration in their health and needs urgent **vet treatment** for **injury** or **illness**, or **your pet** passes away as a direct result of such serious and unexpected deterioration in their health. Missing **pet**: Up to two (2) days before departure, if **your pet** goes missing and hasn't been found prior to **your** scheduled departure	£500	£1,000	£2,000	£3,000
Travel Expenses: Holiday cut short If **you** have to cut **your** holiday short, **we'll** pay for unused travel and accommodation expenses **you** can't recover if **your pet** has suffered a serious and unexpected deterioration in health and needs to return home for **vet treatment**	£500	£1,000	£2,000	£3,000
Travel Expenses: Holiday extension Whilst on holiday with **your pet**, **we'll** pay for unexpected travel and accommodation costs in the following scenarios: **Emergency vet treatment** abroad: **You** miss **your** scheduled return travel to the **UK**, as a result of **your pet** requiring **emergency vet treatment** while **you** are on holiday Missing **pet**: **You** miss **your** scheduled return travel to the **UK**, due to **your pet** being lost or going missing whilst on holiday and **you** use reasonable endeavours to try to find **your pet**	£500	£1,000	£2,000	£3,000
Territory	Basic, Bronze, Silver: EU			Gold: Worldwide
Excess/Co-pay	If **your pet** passes away: No excess or co-pay. Otherwise: As stated in **your policy schedule**.			

COVER · 7.5 CONT.

Exclusions & conditions.

Exclusions applicable to Travel Expenses Abroad Cover

We will not cover:

1. claims related to a trip to a destination that is against the advice of the **UK** government (https://www.gov.uk/foreign-travel-advice).
2. claims related to **you** not following **UK** government advice when taking **your pet** abroad (https://www.gov.uk/taking-**your**-**pet**-abroad).
3. costs where **you** are travelling against the advice of a **vet**.
4. costs **you** are charged abroad for any **treatment** of a **medical condition you** knew about, or should reasonably have known about, before **you** began travel.
5. costs where **you** are travelling abroad to get **treatment** for **your pet**.
6. costs where **you** are travelling within the **UK**.
7. costs covered by **your** travel insurance.
8. costs where **you** miss **your** scheduled return travel to the **UK** due to **your pet** going missing incurred more than 60 days after the date the **pet** went missing.
9. anything excluded in the General exclusions.

Conditions applicable to Travel Expenses Abroad Cover

1. **You** must follow **UK** government guidelines on taking **your pet** abroad (https://www.gov.uk/foreign-travel-advice).
2. **You** must provide **us** with paperwork that evidences the cost of the cancellation, curtailment or extension of **your** holiday.
3. If **you** claim for the costs of **your** travel party, **you** must be able to prove **you** were travelling together and that it was necessary for both **you** and **your** travel companion(s) to cancel, cut short or extend **your** holiday.
4. If **you** discover **your pet** has been stolen or gone missing and **your** trip is cancelled as a result, **you** must notify:
   - the police within 48 hours, and get written confirmation;
   - **your** microchip provider within 48 hours;
   - **your** local dog warden within 72 hours (dogs only); and
   - **your** local rescue centre within 72 hours (cats only).
5. **You** must ensure that **your pet** is microchipped and the microchip information is up to date.

If **you** do not comply with the above conditions, **we** will not provide any cover.

COVER · 7.6

Legal Liability Cover.

If someone brings a claim against **you** or **your** dog (being a **pet** covered under the **policy**) arising from an incident happening during the **policy year** (e.g. if **your** dog caused an **injury** to someone or damaged their property), **we** will cover the amounts **you** have to pay as compensation, together with legal costs, as detailed below:

Covered (total limit, regardless of number of claims)	Basic	Bronze	Silver	Gold
Total limit, regardless of the number of claims. Costs of lawyers **we** appoint to defend **you** if legal action is taken against **you**. Settlement amounts or awarded damages if legal action against **you** is successful, including any claimant's lawyer's costs. Compensation and/or claimant's expenses (e.g. **vet** fees, medical fees, repair costs, lawyer's costs).	£1.5 million	£2 million	£2 million	£2 million
Territory	UK			
Excess/Co-pay	£250 per claim			

Exclusions applicable to Legal Liability Cover

We will not provide any cover:

1. if **you** are the person who is killed, injured, falls ill or whose property is damaged.
2. if the person who is killed, injured, falls ill or whose property is damaged is a member of **your immediate family** or lives with **you**.
3. in relation to any incident that takes place when **your** dog is in the care of a business or professional and **you're** paying for their services (in cash or in kind).
4. in relation to any incident relating to **your** employment or business, including those arising at **your** place of work or involving **your** employees.
5. for any claim directly or indirectly due to damage to any property that is the responsibility of, or which is being looked after by, **you**, **your immediate family**, any person who lives with **you**, anyone looking after **your pet** in exchange for compensation, or anyone employed by **you**,.
6. any advice from a breeder, animal rehoming centre, **vet** or **pet** behaviourist has not been followed in respect of **your** dog.
7. in relation to any incident happening in an area or place where dogs are specifically prohibited, unless **your** dog escapes and enters the area outside of **your** control.
8. in relation to any claim resulting from illegal activity including but not limited to poaching or dog fighting.
9. relating to criminal proceedings against **you** or criminal activity by **you**.
10. where the liability is covered by any other insurance **policies**.
11. in relation to any incident where **you** have taken **your** dog near any livestock, unless the dog was on a short, fixed lead that's correctly fitted and in good condition.
12. in relation to **your** dog if it is a breed or crossed breed for which **we** do not provide cover. An up to date list of the breeds and crossed breeds for which **we** do not provide liability cover can be found here: www.lassie.co.uk/breeds-**we**-dont-cover
13. in respect of any incident occurring in the vicinity of a public road, unless the dog is on a suitable leash at the time of the incident.
14. anything excluded in the General exclusions.

Conditions applicable to Legal Liability Cover

1. **You** must provide **us** with full details of any other insurance **policies** held in **your** name or held in connection with **your pet**. In the event that there are any other insurance **policies** in force, **you** must report the incident to that insurance company first and tell **us** the name, **your policy** number and the reason for **you** lodging a claim with that insurance company.
2. **We** will not make any payment if **you** admit responsibility, or make any offer, promise, payment or agree to pay any claims, settle or negotiate with any third party following an event that may or may not give rise to a claim without **our** written permission.
3. **We** will not make any payment unless **you**:
   - notify **us** immediately of any claim made against **you**;
   - inform **us** immediately of any impending prosecutions, inquests or fatal **accidents** or **injuries** or civil proceedings; and
   - send **us** immediately any correspondence and documents **you** receive in relation to an event without replying to it.
4. **We** will not make any payment unless **you**:
   - assist **us** in establishing the circumstances behind an incident and provide **us** with written statements and the details of any witnesses;
   - agree that **we** can commence legal action to get compensation from any third parties, or recover from any third parties, any payments that have already been made in **your** name;
   - agree that **we** can take over and conduct in **your** name the defence and/or settlement of any claims under this **policy**; and
   - help **us** to take legal action against anyone in relation to **your policy** with **us** or help **us** defend any legal actions in relation to **your policy** with **us** should **we** ask **you** to.
5. If **your** dog is injured or injures another dog in a dog-on-dog attack, **we** will not make any payment unless **you** supply **us** with full details of the incident and all parties involved including the names and contact details for any witnesses. If **your** dog is injured, **we** may decide to act against the owner of the other dog on **your** behalf if **we** feel the other dog owner can be proven legally liable.
6. If during the **policy year**:
   - **your** dog is aggressive or has had aggressive tendencies;
   - **your** dog has bitten or attacked anyone or any animal; or
   - **we** classify **your** dog's breed as high risk and it is therefore added a list of breeds that **we** don't provide third party liability cover for,

   we may not renew **your policy** or **we** may not renew this section of **your policy**. **Your policy** is only for the **policy year** and at the end of the **policy year we** can always decide not to offer cover, even if there have been no claims or other changes to **your** or **your pet's** information

OPTIONAL COVER · 7.7

Death Cover (Optional additional cover).

The following are only covered where shown on the **policy schedule**.

Pet Passes Away

If **your pet** dies or is put to sleep by a **vet** as a result of an **accident** or **illness** covered under the **policy**, **we** will pay the original cost to **you** of purchasing **your pet**, as detailed below:

£ means **we** will pay up to that amount

Covered	Limit
The original purchase cost of **your pet** if it passes away or is put to sleep by a **vet** as a result of an **accident** or **illness**.	**£6,000 for dogs** **£3,000 for cats**
Territory	**UK**
Excess/Co-pay	No excess or co-pay

Exclusions applicable to Pet passes away cover

We will not cover:

- dogs after their 5th or 8th birthday depending on breed.
- cats after their 9th or 12th birthday depending on breed.
- **pets** put to sleep due to behavioural issues or due to aggressive tendencies.
- anything excluded in the General exclusions.

Conditions applicable to Pet passes away cover

1. **You** must provide a receipt, proof of purchase or reasonable evidence to support the amount **you** paid. If **you** are unable to provide this, **we** will not pay **your** claim.
2. **You** must provide a statement from **your vet** or **your vet** must provide a statement disclosing the date and cause of death.
3. **You** must make **your** claim to **us** within 6 months of the **pet** passing away.
4. Although cover is provided until the **policy year** before **your** dog reaches the age of 5 or 8 (depending on their breed), this cover cannot be added to the **policy** at any renewal after the dog's 3rd or 6th birthday respectively.
5. Although cover is provided until the **policy year** before **your** cat reaches the age of 9 or 12 (depending on their breed), this cover cannot be added to the **policy** at any renewal after the cat's 6th or 8th birthday respectively.

If **you** do not comply with the above conditions, **we** will not provide any cover.

Pet Missing or Stolen

If during the **policy year your pet** is stolen or goes missing for more than 60 days **we** will pay the original cost to **you** of purchasing **your pet**, as detailed below:

£ means **we** will pay up to that amount

Covered	Limit
The original purchase cost of **your pet** if it is missing or stolen	**£6,000 for dogs** **£3,000 for cats**
Territory	**UK**
Excess/Co-pay	No excess or co-pay

Exclusions applicable to Pet missing or stolen cover

We will not cover:

- any financial contribution if **you** abandoned **your pet**.
- any financial contribution if **your pet** was seized on welfare grounds.
- dogs after their 5th or 8th birthday depending on breed.
- cats after their 9th or 12th birthday depending on breed.
- anything excluded in the General exclusions.

Conditions applicable to Pet missing or stolen cover

1. **You** must provide a receipt, proof of purchase or reasonable evidence to support the amount **you** paid. If **you** are unable to provide this, **we** will not pay **your** claim.
2. If **you** discover **your pet** has been stolen or gone missing, **you** must notify:
   - the police within 48 hours, and get written confirmation;
   - **your** microchip provider within 48 hours;
   - **your** local dog warden within 72 hours (dogs only); and
   - **your** local rescue centre within 72 hours (cats only).
3. **You** must advertise the loss of **your pet** within 7 days of **your pet** going missing and provide confirmation that this took place when **you** claim.
4. **You** must keep the **pet** in a secure area and take all reasonable steps to ensure it will not go missing.
5. **You** must ensure that **your pet** is microchipped and that all details are up to date.
6. Although cover is provided until the **policy year** before **your** dog reaches the age of 5 or 8 (depending on their breed), this cover cannot be added to the **policy** at any renewal after the dog's 3rd or 6th birthday respectively.
7. Although cover is provided until the **policy year** before **your** cat reaches the age of 9 or 12 (depending on their breed), this cover cannot be added to the **policy** at any renewal after the cat's 6th or 8th birthday respectively.

If **you** do not comply with the above conditions, **we** will not provide any cover.

- **We** will only pay a claim if **your pet** remains missing or stolen after sixty (60) days.
- **We** will only pay for one claim under this cover during the **policy year**.
- If **your pet** is subsequently found, **you** must return the full claim amount within 30 days from the date **your pet** returns home.

8.1

Excess & Co-payment.

Excess and co-payment are contributions **you** must make, towards the cost of a claim. **You** will find **your** excess and co-payment percentage in **your policy schedule**.

Excess

Excess is a fixed amount **you** contribute towards the cost of a claim. **You** pay this once per **medical condition** per **policy year**.

One excess per medical condition per year

If **you** make a claim for a **medical condition**, and **your pet** subsequently needs more **treatment** for the same **medical condition** in the same **policy year**, **you** will not have to pay additional excess.

If **you** make a claim for the same **medical condition** in subsequent **policy years**, **you'll** need to pay the excess once in each year that **you** claim.

Co-payment

Co-payment is the percentage of the claim cost, after deducting any excess, that **you** must pay.

If **you** have elected to contribute a co-payment, or **you** are obliged to under the conditions of **your policy**, **you** will make a co-payment on every claim.

When calculating a claim settlement, **we** first deduct the fixed excess, if applicable, then the co-pay percentage, if applicable.

Minimum excess

For any **policy** taken out after the **pet's** 9th birthday (including renewals), there is a minimum excess of £99 and a co-payment of 25%, which is already included within the amount shown on the schedule (so the amount shown on the schedule is all **you** have to pay – **you** do not need to pay extra £99 on top of that amount). These minimum levels do not apply where **your pet** has been insured with **us** for 3 continuous years immediately preceding the renewal after their 9th birthday.

Examples of claims settlement

Example 1: regular condition:

Your dog has an upset stomach and needs a **vet** visit, medication and fluids, and the **policy** is subject to a £150 excess and a 20% co-payment. The amount **we** and **you** pay respectively will be calculated as follows:

Total **vet** bill: £800

Step 1: apply the excess of £150
£800 less £150 excess = £650 remaining

Step 2: apply 20% co-payment
20% of £650 = £130

Step 3: calculate **your** payment
£150 excess plus £130 co-payment = £280 total **you** pay

Step 4: **We** pay the balance
£800 total cost less **your** £280 payment = £520 total **we** pay

Please note that **you** only pay 1 excess for each **medical condition** in each **policy year**, even if multiple visits are required.

Example 2: claim involving bilateral conditions:

Your pet suffers cruciate ligament damage in both knees. As this **medical condition** affects both sides of the body, it is a **bilateral condition**.

Injury 1: **Your pet** suffers cruciate ligament damage to its left knee. The **Policy** is subject to a £250 excess and a 10% co-payment. The amount **we** and **you** pay respectively will be calculated as follows:

Total **vet** bill: £3,000

Step 1: apply the excess of £250
£3,000 less £250 excess = £2,750 remaining

Step 2: apply 10% co-payment
10% of £2,750 = £275

Step 3: calculate **your** payment
£250 excess plus £275 co-payment = £525 total **you** pay

Step 4: **We** pay the balance
£3,000 total cost less **your** £525 payment = £2,475 total **we** pay

Six months later, **your pet** injures the right knee. Because cruciate ligament damage is considered a **bilateral condition**, it's treated as 1 condition. What does that mean?

If the second **injury** is within the same **policy year** as the first **injury**, **you** do not need to pay the excess again. However, the co-payment still applies.

Total **vet** bill: £3,000

Step 1: no excess to pay - £3,000 remaining

Step 2: apply 10% co-payment
10% of £3,000 = £300 total **you** pay

Step 3: **We** pay the balance
£3,000 total cost less **your** £300 payment = £2,700 total **we** pay

If the second **injury** happens in a new **policy year** the excess would apply again.

8.2

Pre-existing Conditions.

It can be hard to find insurance if **your pet** is currently suffering from an **illness** or **injury**. At Lassie **we** strive to be as inclusive as possible, including offering cover to **pets** with **pre-existing conditions**.

However, it is important to note that if **your pet** has a **pre-existing condition** when **you** purchase a **policy** with Lassie, **your** cover will only apply to new conditions.

A **pre-existing condition** is any **medical condition**, **illness**, **injury** or behavioural condition that **your pet** has suffered from in the 24 months before **your policy start date**, whether detected, undetected, diagnosed, or whether or not there are any symptoms.

Example A - **your pet** had arthritis. **Your pet** had this within the 24 month period immediately preceding the **policy start date**. **Your pet** now needs additional **treatment** for arthritis. This will not be covered by **your policy**.

Example B – **your pet** had kennel cough and recovered more than 24 months ago. **Your pet** gets kennel cough again and needs **treatment** in the **policy year**. This could be covered by **your policy**.

We aim to be as transparent as possible about what **we** can and can't cover under **our policy**. Equally, it's important **you** share everything **you** know about **your pet's** health prior to purchasing a **policy** with **us**.

Bilateral Conditions

We will treat **bilateral conditions** as one **medical condition**.

What does this mean in practice?

Where a **bilateral condition** is a **pre-existing condition**, **you** won't be covered if the **pre-existing condition** reoccurs, even if the recurrence happens on the other side of **your pet's** body.

Example – **your pet** suffers from an entropion in their left eye during the 24 months immediately preceding the **policy start date**. **Your pet** subsequently develops an entropion in their right eye during the **policy year**. This would be treated as one **pre-existing condition** and would not be covered.

Related Conditions

We will treat **related medical conditions** as one **medical condition**.

What does this mean in practice?

Where a **related medical condition** is a **pre-existing condition**, **you** won't be covered.

Example – diabetes and diabetic cataracts. This would be treated as one **medical condition**.

8.3

Waiting Period.

We want everyone to pay a fair price for their **pet** insurance with **us**. By having **waiting periods** in place, **we** ensure that the majority of **pet** owners aren't subsidising a minority who take out insurance just after an **illness** or **injury** has occurred.

How waiting periods work

Waiting periods apply when **you** purchase a new **policy** with Lassie. If **your policy** renews, cover for **illness** and **injury** is continuous from the end of the previous **policy year**, i.e. no **waiting period** applies.

Illness and Accident

Your waiting period for **illness** is 10 days. This means **you** can only claim for an **illness** that first shows signs or symptoms more than 10 days after **your policy start date**. If **your pet** shows signs or symptoms of an **illness** prior to the end of **your waiting period**, this will be classified as a **pre-existing condition** and won't be covered under **your policy**.

An **illness** will still be considered to be a **pre-existing condition** even where the **illness** was undetected, undiagnosed, or showed no symptoms before the relevant time period, but where the available evidence suggests the condition existed. For example, if a tumour is discovered during the **policy year** but the size or development stage of the tumour suggest that it already existed before the end of the **waiting period**.

Your waiting period for **accidents** is 48 hours. This means **you** can only claim for an **accident** that occurs more than 48 hours after the start time of **your policy**.

Changes to your policy

Cover Limit

If **you** increase **your** cover limit, a 10 day **waiting period** will apply.

You can decrease **your** cover limit at any time provided that **you** have not made a claim and **your pet** has not suffered from a **medical condition** during the current **policy year**. Where **you** do this, the decrease in cover will take place straight away.

Please check the 'Adjusting **Your Policy**' section for information about when **you** can increase or decrease **your** cover limit.

Excess/Co-pay

If **you** lower **your** excess or co-pay, a 10 day **waiting period** will apply.

If **you** increase **your** excess or co-pay, a 10 day **waiting period** will apply if **you** have submitted a claim or **your pet** has suffered from a **medical condition** during the current **policy year**.

Optional additional covers

If **you** purchase add-on cover, a 10 day **waiting period** will apply.

Puppies/Kittens

Your insurance cover will apply immediately from the **policy start date**, with no **waiting period** in respect of **illness**, if **your** puppy or kitten:

- is insured with **us** before they reach 120 days old;
- is registered at a **UK vet** and has had a full veterinary health check with no issues noted; and
- has remained continuously insured with **us**.

The veterinary health check must be carried out either within the 5 days before **your policy start date**, or within 2 days after **your policy start date**.

Otherwise, a 10 day **waiting period** applies.

Changing Insurance Companies or owner

If **your pet** was insured with another **UK pet** insurer for a continuous period of at least 3 months and **you** transfer **your** insurance directly to **us**, without a gap, **your** insurance cover will apply immediately from the **policy start date**, provided the previous cover is equivalent to the new Lassie cover. This means that no **waiting period** will apply.

If **your pet** changes owner and the **pet** was previously insured with **us** without a gap, **your** insurance cover will apply immediately from the **policy start date**, provided the covers and cover limits remain the same. This means that no **waiting period** will apply. However, this does not apply where the **pet** changes owner in return for any financial payment.

The rules around **pre-existing conditions** still apply, as do the **waiting periods** for tooth resorption disease and joint and skeletal disease. **You** should not switch insurers if **your pet** has a **pre-existing condition** and **you** wish to be covered for related costs.

The following exceptions either have, or may have, a longer **waiting period**:

Tooth resorption disease

In the case of tooth resorption, the **waiting period** is 12 months from **your policy start date**. Claims cannot be made for tooth resorption that began before or during the first 12 months of **your** cover with **us**.

INFORMATION ABOUT TOOTH RESORPTION

Tooth resorption (TR/FORL) is a chronic and progressive disease in which the body's own cells break down the tooth tissue, affecting both the crown and the root. These changes develop gradually over time. A visible lesion is considered to appear no earlier than 3 months after the resorption process begins, and more extensive issues correspond to a longer disease period. If a **vet** confirms tooth resorption **treatment** is required, it means that the condition is assessed to have been present for at least three months. Please be aware of this in the context of **your** tooth resorption **waiting period**.

JOINT AND SKELETAL DISEASES (DOGS ONLY)

For hip dysplasia (HD), elbow dysplasia (OCD, FCP, UAP, UME), shoulder osteochondrosis, and patellar luxation, the **waiting period** is 12 months from **your policy start date**. Claims cannot be made for any such issues that began before or during the first 12 months of **your** cover with **us**. This only applies to dogs.

Overview of waiting periods

Issue	Waiting period (from the policy start date, unless stated otherwise)
Illness	10 days (unless a more specific period is set out below)
Accident:	48 hours
Increased cover limit / lower excess or co-pay:	10 days from the date of change (this only applies to the issues to which the increased limit applies)
Decreased cover limit / higher excess or co-pay:	10 days from the date of change (this only applies if **you** have submitted a claim or **your pet** has suffered from a **medical condition** during the current **policy year**).
Optional additional covers:	10 days from the date the cover is added (this only applies to the optional additional cover)
Puppies / kittens:	No **waiting periods** provided they: are insured with **us** before they reach 120 days old; have a **UK** veterinary certificate without any remarks; and have remained continuously insured with **us**.
Changing insurers:	No **waiting periods** provided **your pet's** previous **policy** provided equivalent cover.
Tooth resorption disease:	12 months
Joint and skeletal disease	12 months
Hip dysplasia (HD), elbow dysplasia (OCD, FCP, UAP, UME), shoulder osteochondrosis, and patellar luxation (dogs only)	No **waiting periods** provided the dog: is insured with **us** before they reach 120 days old; has a **UK** veterinary certificate without any remarks; and has remained continuously insured with **us**.

8.4

Pet Health.

Routine care

In order to help prevent or detect early any **illness** or **injury**, it is important to keep up-to-date with **your pet's** routine care, including:

- annual dental and health check-up;
- primary, booster and any other vaccinations, following veterinary guidance and vaccine manufacturer schedules;
- dog vaccinations must include, but are not limited to, distemper, hepatitis, parvovirus and leptospirosis; and
- cat vaccinations must include, but are not limited to, feline infectious enteritis, feline leukaemia and cat flu.

Illnesses which are preventable by routine vaccinations are excluded from this cover.

Timely veterinary care

If **your pet** shows any signs or symptoms of **injury**, **illness** or behavioural conditions, **you** must:

- arrange for a **vet** to examine and treat **your pet** as soon as possible; and
- follow any advice that **your vet** gives **you** and not delay any recommended **treatment**.

If **your pet** suffers from an **illness**, **injury** or behavioural condition that could have been avoided, or would have been less severe had **you** followed the above guidelines, **we** may not pay a claim or **we** may reduce a claim payout.

Example: **your pet** eats poisonous or toxic substances, **you** do not seek medical attention and the **pet** suffers kidney failure as a result.

8.5 – 8.8

Owner, indoor cats, info & payments.

8.5 Pet Owner

You must be aged 18 or over and be the person who has day-to-day care, custody and responsibility for the **pet**. **You** and **your pet** must live in the **UK** at the same address, as shown on **your policy schedule**.

Address

If **your** address changes, **you** must let **us** know as soon as possible, and no later than 1 month after it changes. **You** accept that **your** premium may change and **your** cover may be affected in such an event.

Ownership

If **you** no longer own **your pet** or **your pet** no longer lives with **you**, **you** must let **us** know immediately. **Your** cover will stop from the date **you** are no longer the owner or **your pet** no longer lives with **you**.

Possession

If **your pet** isn't in **your** possession in the **UK** on **your policy start date**, **your** cover won't be effective. **You** won't be able to make any claims for an **injury** or **illness** that occurs between **your policy start date** until the date when **you** take possession. **Waiting periods** will apply from the date **your pet** is in the **UK**.

Safe environment

You must ensure that **you** provide an environment where **your pet** is not put at risk of **illness**, **injury**, theft or straying. **You** must maintain control of **your pet** such that other people or property are not at risk of **injury** or damage.

8.6 Indoor Cats

Where the **policy schedule** shows that **your pet** is an 'indoor cat':

1. **we** will not cover any claim directly or indirectly due to any
    - **accident** occurring whilst the **pet** is outside; or
    - **illness** that may reasonably be attributable to any outside exposure.
2. **you** must ensure that whenever the **pet** is being transported outside the home, the **pet** is:
    - carried in a closed cage or carrier specifically designed for animals, in accordance with any recommended dimensions; and
    - handled safely when being placed into or being removed from the cage or carrier.
3. if the **pet** is on a balcony or other area above ground level, **you** must ensure that adequate protective measures are in place at all times.

8.7 Correct Information

You must take care to ensure that when answering the questions **we** ask **you** when **you** take out **your policy**, at renewal and when **you** make changes to **your policy**, all information **you** share is complete and accurate. This information is used to determine **your** eligibility for a **policy** with Lassie, **your** pricing and the terms of **your policy**.

If **we** subsequently find the information **you** have provided to be incorrect or not complete, **we** may:

- not pay a claim,
- exclude cover, for example for a **pre-existing condition your pet** has suffered from in the 24 months prior to **your policy start date** with Lassie;
- reduce a claim payout;
- require **you** to pay an adjusted premium;
- cancel **your policy** by giving **you** 7 days notice; or
- treat the **policy** as if it never existed. Where **you** deliberately failed to take care when answering **our** questions, **we** may keep the premium

8.8 Payments

Your insurance **policy** with Lassie is annual and requires **you** to pay an annual premium. When **you** sign up for a **policy** with Lassie, at the point of purchase **you** can choose whether to make a single payment upfront for the year or pay the premium in monthly instalments.

In order for **your pet** to be continuously covered under **your** Lassie **policy**, **you** must pay **your** insurance premium on time. If **you** miss a payment, **we** will send **you** reminders either by email or via **our** mobile app or via SMS. If **you** fail to make the missed payment within the timeframe requested in those reminders, **we** reserve the right to cancel and backdate **your policy** to the last date **you** paid for cover.

SECTION 9

General Exclusions.

These apply to all sections of **your policy** in addition to the exclusions detailed in each cover.

9.1 Specific Pets

We will not cover **pets**:

- less than 4 weeks old;
- used for breeding or have had more than 3 pregnancies;
- that have ever been declined by an insurer or have had their **pet** insurance cancelled; or
- that have been crossed with **wild breeds**:
  - For example, wolf hybrids or cats who are hybrid between a wild cat and a domestic cat (also known as F1 cats); or
  - Any dog or cat that requires a wild animal licence.

9.2 Specific Dogs

We will not cover dogs:

- that have ever attacked or bitten anyone or another animal;
- that have been trained to attack, bite or guard;
- considered a gundog or involved in shooting or hunting activities;
- used for working purposes, in connection with any business or trade;
- used as guide, therapy or assistance dogs;
- used for security, guarding, track racing, coursing or fighting; or
- prohibited under the Dangerous Dogs Act 1991 ("the Act") or any subsequent amendments, including:
  - dogs specifically named in the Act;
  - dogs of a prohibited "type", whether pure-bred or cross-bred;
  - dogs that appear to have the characteristics of a prohibited type;
  - dogs subject to a Court Order under the Act (including Destruction or Contingent Destruction Orders); or
  - dogs that are, or must be, registered on the Index of Exempted Dogs (IED).

9.3 Specific Pet owners

We will not cover **your pet** if:

- **you** have ever been declined **pet** insurance or had a **pet** insurance **policy** cancelled by another insurer;
- **we** previously cancelled or voided **your** plan, unless due to non-payment;
- **you** live less than 180 days in the **UK** during a **policy year**;
- **you** currently have any unspent convictions for:
  - any kind of offence involving dishonesty or fraud; or
  - any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006;
- **you** are legally banned from keeping animals; or
- **you** are listed as a suspected terrorist or on any sanction list.

SECTION 9 · CONTINUED

General Exclusions.

9.4 Costs

We do not cover costs arising for, arising from or in relation to:

External events

- unforeseeable and uncontrollable external events, including but not limited to war of any nature, civil commotion, terrorism, a cyber act, cyber incident and radioactive or toxic contamination;
- epidemics or pandemics declared by the World Health Organisation, government-mandated vaccination programmes or diseases relating to a government order, notification or declaration;

Medical

- **treatment** that's part of a clinical trial or where there is no wide body of supporting evidence;
- **treatment** that is not in line with guidelines supplied by the Royal College of Veterinary Surgeons (RCVS);
- a post-mortem examination or report;
- **treatment** in connection with breeding, pregnancy or giving birth;
- preventative **treatment** that isn't included within **your** Lassie cover, e.g. vaccination, spaying, castration, worming;
- excessive **treatment**, e.g. if there is a less invasive **treatment** option or if the chance of successful **treatment** is low; or
- food, unless it's prescribed and covered by **your** Lassie **policy**.

Delayed treatment

- additional costs incurred as a result of delayed **treatment**, including costs for any future issues that link back to the delayed **treatment**;

Transportation and Accommodation

- transportation costs related to **your pet** visiting a **vet**, clinic or hospital;
- accommodation unless required as part of a **treatment** plan prescribed by **your vet** or due to a medical **emergency**;
- transport or accommodation costs charged by third parties to treat **your pet**;

Equipment and Machinery

- equipment, machinery or housing for **your pet**, whether purchased on the advice of a **vet** or other **pet** professional or otherwise deemed a requirement by **you**;

Administrative cost or other fees

- administrative costs or other fees charged by a **vet**, clinic or hospital that are not part of **your pet's treatment**;

Routine, preventative and elective treatments

- any **treatments** that are routine, preventative or elective, other than where specifically covered under the **policy**;

Excess, co-pay or costs above cover limits

- excess or co-pay; or
- costs that exceed **your** cover limits within a **policy year**.

9.5 Claims

We will not cover **you**:

- if by **your** act or omission **you** intentionally cause an event which results in a claim, whether directly or indirectly;
- if **your** claim relates to the confiscation or destruction of **your pet** by the relevant authorities;
- for any incidents relating to criminal activity; or
- for claims where **you** are unable to provide the requisite information to support the claim.

9.6 Pre-existing Conditions

If **your pet** has suffered from a **pre-existing condition**, that **pre-existing condition** and any future issues related to that **pre-existing condition** will not be covered.

9.7 Waiting Periods

If **your pet** has suffered from an **illness** or **injury** during a **waiting period**, this isn't covered under **your policy**.

Different **waiting periods** apply to different **medical conditions**, depending on the age and type of **pet you** have. It's important that **you** read **our waiting period** section carefully to know what is covered and when.

SECTION 10

How Your Insurance Policy Works.

10.1 Insurance Period

Each insurance **policy** is an annual contract that starts on the date **you** choose when purchasing **your** first **policy**. The **policy start date** can be found in **your policy schedule**.

10.2 Renewing Your Policy

Because each insurance **policy** is an annual contract, towards the end of each contract **we** will decide whether **your** contract renews for another year. **We** do not have to renew **your policy**.

Renewal offered

If **we** decide to offer **you** a further annual contract, **we** will let **you** know:

- when **we** plan to take payment;
- about any changes to **your policy** Terms and Conditions, cover limits or excess; and
- what **your** premium is.

We will renew **your** cover automatically, to ensure there are no gaps in **your** cover. If **you** do not wish to renew **your policy** with Lassie, please get in touch.

For dogs, at renewal **we** may choose to limit or remove **your** Legal Liability cover. For more information, see the Legal Liability section.

Please note that **we** are not obliged to offer renewal of the **policy** and that future periods of cover are not therefore guaranteed.

No renewal offered

We will let **you** know in advance if **we** do not intend to renew **your** annual insurance contract.

10.3 Adjusting Your Policy

Cover Limits

You can increase **your** cover limit or add optional additional covers part way through the **policy year**, however a **waiting period** will apply and the increased limit will only apply to new **medical conditions**.

You can decrease **your** cover limit or remove any additional cover at any time, provided that **you** have not made a claim and **your pet** has not suffered from a **medical condition** during the current **policy year**. Where **you** do this, the decrease in cover will take place straight away. Otherwise, **you** have to wait until renewal.

To adjust **your policy**, please contact **our** Customer Services team.

Excess/Co-pay

You can change **your** excess/co-pay part way through the **policy year**, if:

- **you** haven't submitted a claim; and
- **you** can confirm that **your pet** isn't suffering from any **medical conditions**.

A **waiting period** will apply if **you** are decreasing **your** excess/co-pay.

If **you** have submitted a claim or **you** can't confirm that **your pet** isn't suffering from any **medical conditions** during the **policy year** when **you** wish to change **your** excess/co-pay, **you** have to wait until renewal and a **waiting period** will apply.

10.4 Cancelling your policy

Within 14 days from policy start date or renewal

If **you** cancel during the first 14 days from **your policy start date** or renewal date (or, if later, the date on which **you** receive **your policy** documents), **we** will cancel the **policy** and provide **you** with a full refund of **your** premium as if the **policy** never existed or never renewed, as applicable.

If **you** make a claim during the first 14 days of **your policy**, this will be taken as acceptance of the **policy** and **you** will need to pay the full premium for that **policy year**. **You** will not receive a refund. However, if **you** cancel the **policy** due to the death of **your pet** within the first 14 days and **you** make a claim in respect of the death, **we** will not require **you** to pay the remainder of any unpaid premium.

After 14 days from policy start date or renewal

You can cancel **your policy** with **us** at any time, with no additional charge, provided **you** haven't made a claim during the current **policy year**. **We** will provide a pro rata refund for any unused but paid for insurance cover that follows the cancellation date.

If **you've** made a claim during the current **policy year**, **you** will need to pay the full premium for that **policy year** before **we** can cancel **your policy**, except in the following scenarios:

- **your pet** passes away; or
- **your pet** is missing or stolen for more than 60 days and is never recovered.

To cancel **your policy**, please contact **our** Customer Services team.

When we can cancel

We can cancel this **policy** by giving 7 days' notice in writing to **your** last address or **your** last known email, if there are serious grounds to do so. For instance:

- **We** have been unable to collect a premium payment in accordance with **our** payment terms;
- **You** are in breach of any of the conditions of **your** cover;
- **You** have failed to co-operate or provide information and assistance in relation to any claim under this **policy** or with regards to the administration or operation of this **policy**;

SECTION 11

Important Information.

11.1 Fraud

Insurance fraud is a serious crime that increases the cost of insurance for everyone. If **you** knowingly supply false, dishonest or exaggerated information, or withhold true information, **we** may:

- not pay a claim occurring after the date of the fraudulent act;
- terminate **your policy** without notice from the date of the fraudulent act;
- require **you** to reimburse **us** for claims previously paid out, which postdate the date of the fraudulent act; and
- inform the relevant authorities of any criminal activity.

We reserve the right to take legal action against **you** to recover the amount of any claims already paid and tell the police about the fraud.

11.2 Complaints

Our goal is for **your pets** to enjoy a happy, healthy life and to be here to help in the moments when **you** need it. Please contact **us** via the mobile app, via **our** website or over the phone if something isn't quite up to scratch, and **we** will try to make things right as quickly as possible.

If **we** aren't able to resolve any issues **you** have to **your** satisfaction, **you** can make a complaint by emailing **us** at complaints@lassie.co.uk or calling us at +44 20 4652 4500. You can also reach us by post at: Lassie Pet Health C/O Dac Beachcroft LLP, First Floor, Woolgate, 25 Basinghall Street, London EC2V 5HA

Once **we** have received **your** complaint, **we** will reply confirming receipt within 5 working days and **we** will do **our** best to resolve the issue within 4 weeks. In the event **we** cannot resolve **your** complaint within 4 weeks, **we** will let **you** know when **you** can expect an answer. If **we** have not resolved the situation within 8 weeks, **we** will write to **you** to let **you** know why **we** have not been able to issue a final response and **we** will provide **you** with information about the Financial Ombudsman Service ("FOS") which offers a free, independent complaints resolution service.

If after **we** have issued **our** final response to **your** complaint **you** remain dissatisfied, **you** have the right to refer **your** complaint to the FOS, free of charge. **You** must refer **your** complaint to the FOS within 6 months of the date of **our** final response letter.

The FOS details are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123

Using **our** complaints procedure or referral to the FOS does not affect **your** legal rights.

11.3 Making a Claim

When to make a claim

You must make **your** claim to **us** within 6 months of the **emergency**, **illness**, **injury** or death giving rise to the claim.

How to make claim

If **you** have any questions about making a claim, or **you** wish to make a claim, please get in touch via **our** mobile app, by email at hello@lassie.co.uk or by phone.

Legal claims against you

If **your pet** is involved in an incident that causes **injury** or property damage and someone might bring a legal claim against **you**, please call **us** right away on +44 20 4652 4500.

You must not accept responsibility for any incident involving **your pet** – if **you** do so, **we** may not cover **your** claim.

Information we need

By accepting these terms, **you** authorize Lassie to obtain relevant information from veterinarians, previous insurers, or authorities. **You** must cooperate and provide all relevant information (including **vet** certificates, records, receipts, invoices, police reports). On request, Lassie may inspect the animal or the site of property damage.

Online Invoices

If medication has been prescribed by **your vet** and **you** purchase it online, **you** will need to provide acceptable proof of payment and delivery.

Cancellation

If **you're** making a claim for an **illness**, **injury** or behavioural condition and **you** want to cancel **your policy**, **you** will have to pay **your** annual premium in full before **we** pay **your** claim.

SECTION 11 · CONTINUED

Important Information.

11.4 Cover Under Other Insurance Policies

We will not make any payment where **you** would be entitled to payment under any other **policy** of insurance if this **policy** were not in place, other than for amounts in excess of the amount that would have been payable under the other **policy** if this **policy** were not in place. Where **you** receive amounts from any other insurer or **policy**, **you** must repay to **us** any amounts **we** have paid that result in **you** receiving more than the value of the claim.

In all scenarios, **you** must let **us** know the name and address of the other insurer and **your policy** and claim number with them.

11.5 Legal Action Against a Third Party

If, in relation to a claim with Lassie, **you** have any legal rights against another party that entitles **you** to money from that party, **we** can take legal action against them to recover the claim costs that **we** have paid. This would be at **our** expense.

If **you** have received money from another party (e.g. an insurer) for the same part of a claim that **you** received money from **us**, **you** must return **our** share of the money that **you** received from that other party.

In both scenarios, **you** must give **us** all the help **you** can and provide any documents related to the claim.

11.6 Law and Language

Unless agreed with Lassie otherwise, the laws of England and Wales apply to this insurance **policy** and any disputes relating to it will be dealt with by the courts of England and Wales. The language of the **policy** and all communications relating to it will be in English.

11.7 Rights of Third Parties

You and **we** are the only parties to **your** insurance **policy** and no other parties will have any rights to enforce any terms under **your** insurance **policy**.

11.8 Financial Services Compensation Scheme

The **underwriter** is covered under the Financial Services Compensation Scheme ("FSCS"). In the unlikely event the **underwriter** fails or is likely to fail, **you** may be entitled to compensation. Full information about the scheme is available at www.fscs.org.uk.

11.9 Vulnerable Customers and Additional Support

We are committed to supporting all of **our** customers, whatever their needs. If **you** require any additional support in relation to the **policy** or in **your** dealings with **us**, please let **us** know.

SECTION 11 · CONTINUED

Important Information.

11.10 Privacy

We are committed to processing **your** personal information fairly and transparently, and in accordance with data protection laws.

We will collect personal details, including **your** name, address, date of birth and contact details. **We** collect this information for the purposes of managing the **policy**, including underwriting, providing insurance cover, handling claims, fraud prevention and debt recovery.

We may pass **your** personal information to third parties, which may include insurers, reinsurers, loss adjusters, **vets**, sub-contractors, crime and fraud prevention agencies and others.

The legal basis upon which **we** will process **your** personal information is for the purposes of performing the obligations **we** have in **our** contract with **you** and to provide **you** with a service. In some cases it will also be in **our** legitimate interest to process **your** personal information.

We will retain **your** personal data in order to comply with **our** legal obligations, resolving disputes and enforcing **our** rights.

In relation to **your** personal information, **you** have the right to:

- access the information **we** hold about **you**
- have any inaccuracies about the information **we** hold about **you** corrected
- have information **we** hold about **you** erased in some circumstances
- request that **we** do not use **your** personal information for the purposes of direct marketing
- request that no automated decisions are made using **your** personal information

For more information about how **we** use **your** personal information and **your** rights in relation to it, **you** can access a full copy of **our** Privacy Notice at: www.lassie.co.uk/privacy-policy

If, after raising any issues with **us**, **you** are unhappy about how **we** have used **your** personal information, **you** can make a complaint to the Information Commissioner's Office, using the details below:

Information Commissioner's Office
Water Lane
Wilmslow
Cheshire, SK9 5AF
www.ico.org.uk

11.11 Sanctions

We shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit under this **policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or the **underwriter** to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Lassie

Care more.
Get more.

Lassie Pet Health Ltd
www.lassie.co.uk

UK Policy Wording