

Pet cover extension

on payment of additional premium

Cancellation (Policy A)

We will pay up to the amount shown in the schedule of cover for your portion of:

1. pre-paid transport charges
 2. loss of prepaid accommodation
 3. pre-paid foreign car hire
 4. pre-paid **excursions** booked before **you** go on **your trip** up to a maximum £250
 5. kennel, cattery, professional pet sitter costs that **you** have paid or have agreed to pay, that **you** cannot recover from any other source, following the necessary cancellation after **you** purchased this insurance resulting in financial loss,
- If **your** pet cat or dog needs emergency life-saving treatment in the 7 days before **your** trip starts.

Curtailment (Policy B)

We will pay up to the amount shown in the schedule of cover for your portion of:

1. pre-paid excursions booked before **you** go on **your** trip up to a maximum £250
 2. loss of pre-paid accommodation
 3. pre-paid foreign car hire; and
 4. either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs (whichever is greater).
- that **you** have paid or agreed to pay and that **you** cannot recover from any other source following the necessary cutting short of **your trip** if **you** need to return home early whilst on **your trip** due to **your** pet cat or dog needing emergency life-saving treatment.

Provided:

1. **you** have paid your **excess** or accepted it will be deducted from any settlement.
2. **you** are not claiming for any payment where **you** have not suffered financial loss.
3. **you** have obtained a written statement from the veterinarian at the time of the cancellation confirming the necessity to cancel **your trip**.
4. accept that your claim is limited to the cancellation charges applicable on the date the veterinarian initially diagnosed or investigated the condition, no payments/cancellation charges after this date will be reimbursed.
5. **you** are not claiming the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
6. **you** have obtained a written statement from the veterinarian confirming the necessity to **curtail your trip**.
7. **You** are not claiming for any unused portion of **your** original ticket where **you** have been repatriated and **we** have paid to repatriate **you**.
8. **your trip** is not a one-way trip.
9. **you** are not claiming due to financial circumstances.
10. **you** provide **us** with any information or documentation **we** may reasonably require enabling **us** to verify and process **your** claim

(Please note: **You** must use or re-validate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return).

There is no cover provided under this section for anything mentioned in the General conditions and exclusions applying to all sections of cover in the main policy wording. Additionally, no cover is provided under this section:

If **your** claim is as a result of an existing injury or illness that **you** were aware of prior to purchasing this insurance or booking **your trip**, whichever is the latter, that is likely to lead to a claim under this section of the policy.

If you need to claim:

If **you** need to **curtail** (cut short) **your trip** **you** must contact the 24/7 assistance team first on +44 (0)2920 474133 for you claim to be valid

Download a claim form at:

<https://www.imglobal.com/member/assistance/claims> or call +44 (0)2920 474138 or write to Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

Our claims handlers will need to see:

- Completed claim form
- Booking invoice(s) for each part of the trip
- Evidence to support the reason for **your** cancellation or **curtailment**, including the medical certificate in **your** claim form completed and stamped by the veterinarian of the pet whose illness, injury or death has led to the cancellation or **curtailment**.
- **Curtailment:** All invoices, bank / card statements and receipts for any additional costs you incur as a result of **your** early return home
- Proof of **your** payment for each part of the **trip** (bank / card statements)
- Cancellation: Cancellation invoice(s) for each part of the **trip**
- Details of other insurance, or third party responsible, if applicable