

## Third Party Liability **Terms and Conditions**

### **Policy Certificate:**

THIS IS TO CERTIFY that in accordance with the authorisation granted under Contract Number B1129LFL10001 in respect of Sections 6, Contessa Consortium on behalf of Great Lakes Reinsurance (UK) Ltd (who are hereinafter referred to as "Underwriters") and in consideration of the premium specified herein, the said Underwriters are hereby bound, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

This Certificate is made and accepted subject to all the provisions, conditions, warranties and exclusions set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

### **Policy Cover**

Section 6 - Third Party Liability Cover under this section applies in the UK only. This section only applies to dogs. In this section, "you" and "your" mean you or any person looking after or handling your pet with your permission.

### **What we will pay**

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving your pet during the policy year and you are legally responsible, we will pay:

1. Compensation and claimant's costs and expenses, and
2. Legal costs and expenses for defending a claim against you.
3. Public Liability Limit of Indemnity £1,000,000 any one event / unlimited in the period of Insurance.

### **What you pay**

The first £250 of any compensation, costs and expenses where property has been damaged.

### **What we will not pay**

1. More than the maximum limit of indemnity for each incident.
2. Any costs and expenses for defending you which we have not agreed beforehand.
3. Any compensation, costs and expenses for an incident which involves your profession, occupation or business.
4. Any compensation, costs and expenses if you are legally responsible only because of a contract you have entered into.
5. Any compensation, costs and expenses if the person who is killed, injured or falls ill, lives with you, is a member of your immediate family or is employed by you.
6. Any compensation, costs and expenses if the property damaged belongs to you, any person who lives with you, a member of your immediate family or a person who is employed by you.
7. Any compensation, costs and expenses if you, a member of your immediate family or any person who lives with you or is employed by you is responsible for, or looking after, the property that is damaged.
8. Any compensation, costs and expenses that result from an incident if you have not followed instructions or advice given to you by previous owners or the re-homing organisation about the behaviour of your pet.
9. Any compensation, costs and expenses if you are deemed responsible under the laws of any country, other than members of the European Union.

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10. Any compensation, costs and expenses if you are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident involving your pet.
11. Any compensation, costs and expenses resulting from an incident that happens where you work.
12. Any compensation, costs and expenses if your pet is kept or lives on premises which sell alcohol.
13. Costs resulting from any incident specified as excluded on your Certificate of Insurance Animal Details or generally not covered within these Terms and Conditions.
14. Death or bodily injury (including disease and illness) and loss or damage to property arising out of ownership, custody or control by or on behalf of you of a dog of a type specified in Section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that Section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991

#### **Special conditions that apply to this section**

1. You must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
2. You agree to provide us with any information connected with the claim we reasonably ask for including details of your pet's history.
3. You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
4. You must allow us to take charge of your claim and allow us to prosecute in your name for our benefit.
5. You must immediately send us any writ, summons or legal documents you receive and you must never send any replies to these documents.

#### **How to claim**

Tel No: 0845 194 9751

In the event of a Loss occurring in the first instance please approach:

**Vet Medcover liability claims**  
**Oddie Dalton & Co Ltd**  
**Insurance Brokers**  
**124 Melton Road,**  
**West Bridgford,**  
**Nottingham**  
**NG2 6EP**

#### **Please send us:**

1. Your completed claim form, and
2. All correspondence, writs, summons or any other legal documents. You must not have answered any of these documents. We will not pay for the cost of this information.

**Please note that this cover applies unless there is already in place cover under any other householders' or liability policy in which case insurers hereon will not be liable for any loss.**