#### British Pet Insurance Breeder Partner Program – Terms & Conditions

For breeders setting up 6 Week Introductory Insurance policies. This introductory insurance cover facility is offered in good faith to help breeders ensure that the animals that they breed have the best start in life with their new owners in their new homes. By setting up the insurance for the puppies & kittens and/or exotic animals which you sell, you acknowledge and agree to abide by these terms and conditions.

#### Your Eligibility

You must be a current approved member of the British Pet Insurance Breeder Program and not be registered as a welfare organisation.

#### Eligibility

- The program is available to puppies and kittens and exotic animals whether they are pedigree or non-pedigree.
- All animals must have been bred by you.
- All animals must be sold by you and not through a third party or agent or employee.
- All puppies and kittens are aged between 8 weeks and 36 weeks of age at the start of the policy.
- All exotic pets are aged between 12 weeks and 36 weeks of age at the start of the policy.
- The six weeks introductory cover is not issued to you, anyone who lives with you, your immediate family, any person employed by you as part of a breeding business or any person/party who intends to resell the puppy.

#### **New Owner Eligibility**

The new owners must be UK residents and 18 years of age or older.

#### Privacy and Legal

By setting up a British Pet Insurance Six Weeks Introductory Cover you acknowledge that you have the customers permission that you will be disclosing the new owner's personal information to British Pet Insurance to fulfil the online application for a free policy.

The personal information provided by you will be used in accordance with our full Privacy Notice.

It is your responsibility to ensure that you have sought permission from the new owner to set up the Petcover Six Weeks Introductory Cover for their new pet and confirmed that they are happy for their information to be shared with us. A summary of cover is shown below however full details of the cover available and the policy wording is available through the website <u>britishpetinsurance.co.uk/partners/breeders/</u>.

# British Pet Insurance

Cover provided		
	Cats & Dogs	Exotics
Veterinary fees &	Up to £2,000 per policy period for 6 weeks	Up to £2,000 per policy period for 6 weeks
Alternative &	from start date.	from start date.
complementary treatment		
	Covering the cost of vets fees, the pet has	Covering the cost of vets fees, the pet has
	received to treat an injury or illness, and	received to treat an injury or illness, and
	when referred and endorsed by the vet, the	when referred and endorsed by the vet, the
	cost of alternative or complementary	cost of alternative or complementary
	treatment.	treatment.
	Excess £90 for each injury or illness	Excess £30 for each injury or illness
Advertising & reward	Up to £400 per policy period.	Up to £200 per policy period.
	Covering the cost of advertising and any	Covering the cost of advertising and any
	reward paid if the pet is stolen or goes	reward paid if the pet is stolen or goes
	missing.	missing.
	No excess.	No excess.
Death from injury or illness	Up to £1,500 for the price you paid for the	Up to £1,500 for the price you paid for the
	pet.	pet.
	Covering the price paid for the pet if it does	Covering the price paid for the pet if it does
	or has to be put to sleep by a vet as a	or has to be put to sleep by a vet as a
	result of an injury caused by an accident or	result of an injury caused by an accident or
	as a result of an illness.	as a result of an illness.
	Excess £90 for each injury or illness.	Excess £30 for each injury or illness.
Loss from theft, fire or	Up to £1,500 for the price you paid for the	Up to £1,500 for the price you paid for the
weather perils	pet.	pet.
	Covering the price paid for the pet if the pet	Covering the price paid for the pet if the pet
	is stolen or goes missing and is not	is stolen or goes missing and is not
	recovered or does not return, within thirty	recovered or does not return, within thirty
	(30) days.	(30) days.
	Excess £90 for each injury or illness.	Excess £30 for each injury or illness.
Waiting Period	3 days for an injury & 7 days for an illness	3 days for an injury or illness

Please refer the customer to our Privacy Notice which is included in their policy documents sent to them and available on our website <u>britishpetinsurance.co.uk.</u>

- 1. You will set up introductory policies in accordance with these terms and conditions taking into account the new owner's best interests and advise them about the introductory cover prior to its inception by you.
- You must advise the customer they are receiving introductory cover and the waiting periods for injuries and illnesses. The waiting periods are as follows; dogs and cats, 7 days for an illness and 3 days for an injury; exotics, 3 days for an illness and 3 days for an injury.
- 3. You do not charge the customer any fee for the set-up of an introductory insurance policy

British Pet Insurance: 01444 708840 | E-Mail: info@petcover.uk.com | Website: britishpetinsurance.co.uk/.

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Trading address: 4 Bridge Road Business Park, Haywards Heath, RH16 1TX

- 4. You will not knowingly omit or misrepresent material facts about the pets state of health.
- 5. You will not provide advice on the introductory cover or any other insurance product offered by us or any other insurance providers,

British Pet Insurance

- 6. You will not misrepresent yourself as being part of our organisation; and
- 7. You will not recommend a specific insurance product or insurance provider.

### Setting up, amending or cancelling the cover

- 1. When you agree to the sale of a pet, you should advise the new owner that the pet will come insured for six weeks and confirm that the new owner consents to their personal information being shared with us.
- 2. You can set up the introductory cover 24 hours prior to the collection of the pet or up to 24 hours after the pet has been collected.
- 3. Pets should be in good health and have shown no clinical signs or symptoms of any illness or injury prior to the date they are collected by the new owners.
- 4. Any clinical signs, symptoms, illnesses, or injuries must be disclosed to the new owner and disclosed to us prior to or at the time the puppy/kitten is collected.
- 5. If free introductory cover is offered to any pet which has an existing condition; or any deformity; or has not shown any signs of illness or injury; or been seen by a vet; or been on any medication; either now or in the past, we will need full details of this, and the application will then be assessed. Depending upon the information provided, cover may then be declined, or additional terms, conditions or exclusions added.
- 6. When the cover is set up, we shall send an email to the new owner that:
  - a. Confirms the cover has been set up and will start on the date of collection as specified by you.
  - b. Details the policy number and the expiry date of the introductory cover
  - c. A complete set of policy documents, outlining their insurance cover
  - d. Our details and those of the insurer.
- 7. If the pet is returned to you by the new owner, you should contact us by calling 01444 708840 and advising us as soon as practicable. We will then cancel the insurance cover.
- 8. Upon confirmation from us that the policy has been cancelled you can then set up a new policy for this puppy/kitten or exotic animal with a new owner.

## **Rewards Program**

You will accumulate 15 points for each introductory policy you set up. When a 6 Week Introductory Cover you have set up is converted to an annual British Pet Insurance policy by the new owner you will accumulate 100 points for every policy.

150 accumulated points are equivalent to a £10 gift voucher and issued quarterly.

These points can be converted to gift vouchers or a donation on your behalf to a charity of your choice.

Rewards are subject to the following:

- 1. You are a member of the British Pet Insurance Breeder Program.
- 2. You reside in UK.
- 3. We have received a minimum of 2 months premium on the paid insurance policy.
- 4. The insured pet is the same as the covered on the introductory cover.
- 5. The annual policy holder and the introductory cover policy holder are the same person.
- 6. Rewards can be accumulated for a period of 2 years at which time they will expire.
- 7. You acknowledge that any rewards may be liable for tax and it is your sole responsibility to make the appropriate declarations; and/or
- 8. We reserve the right at our sole discretion to change the type, frequency, or the amounts of rewards.

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### **General Conditions**

You agree to comply with the guidelines as set out in the British Pet Insurance Breeder Program Charter.

We reserve the right at our sole discretion without notice or liability to:

- 1. Withdraw the 6 Week Introductory Cover facility at any time.
- 2. Change or remove any offer, benefits or items associated with the British Pet Insurance breeder program; and/or
- 3. Change the terms and conditions

When you use this facility and set up insurance cover for your puppies/kittens/exotic animals you must adhere to the terms and conditions and must not deliberately misrepresent or omit any material facts about their state of health or knowingly provide incorrect information which may prejudice our decision to accept the insurance cover.

If you do, we reserve the right to:

- 1. Refuse or withdraw permanently access to the British Pet Insurance Breeder Program and the introductory cover facility at any time; and/or
- 2. Cease any further rewards.

You agree to provide us with details of your veterinary practice when requested if necessary so we can access factual information in support of any claim on a 6 Week Introductory Cover set up by you or a subsequent annual policy set up by the new owner.

We continually monitor claims made on the 6 Week Introductory Covers and based on the claims experience from the policies set up by you we may withdraw access to the British Pet Insurance Breeder Program and the introductory cover facility for animals bred by you.

As a member of our British Pet Insurance Breeder Program and the introductory cover facility you warrant:

- 1. You are committed to the principles of the responsible breeding of domestic animals and animal welfare standards.
- 2. You comply with the licensing regulations for dog breeding (if applicable) as set out by the relevant state and government and regulatory bodies.
- 3. You have never been and are not currently the subject of any investigations by any local or government authority, or any other regulatory body; and
- 4. You have not been convicted of an offence under any animal welfare legislation.