

British Pet Insurance Veterinary Partner Program – Terms & Conditions

For Veterinarians setting up 4 Week Introductory Insurance Policies. This introductory insurance cover facility is offered in good faith to veterinarians for their clients as an introduction to the benefits of having an insured pet. By setting up the insurance for the puppies, kittens, small mammals, birds, reptiles and turtles of your customers 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 Veterinary Partners Program.

Eligibility

- The program is available to puppies, kittens, birds, small mammals, reptiles and turtles.
- All animals must have been examined by a veterinarian employed by your clinic.
- Puppies and kittens must be aged between 8 weeks and under 1 year of age at the start of the policy.
- Small mammals, birds, reptiles and turtles must be aged between 12 weeks and under 1 year of age at the start of the policy.
- Free introductory cover can only be set up within 24 hours of the pet being examined by a vet to ensure the pet is in good health and is not showing signs on any illness or injury.
- Free introductory cover can only be offered to pets who are not currently insured and have not been issued a free introductory cover previously.

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 Four 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 British Pet Insurance Four Weeks Introductory Cover and have 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 britishpetinsurance.co.uk/partners/vets/.

Cover provided		
	Cats & Dogs	Exotics
Veterinary fees & Alternative & complementary treatment	<p>Up to £2,000 per policy period for 4 weeks from start date.</p> <p>Covering the cost of vets fees, the pet has received to treat an injury or illness, and when referred and endorsed by the vet, the cost of alternative or complementary treatment.</p> <p>Excess £90 for each injury or illness</p>	<p>Up to £2,000 per policy period for 4 weeks from start date.</p> <p>Covering the cost of vets fees, the pet has received to treat an injury or illness, and when referred and endorsed by the vet, the cost of alternative or complementary treatment.</p> <p>Excess £30 for each injury or illness</p>
Advertising & reward	<p>Up to £400 per policy period.</p> <p>Covering the cost of advertising and any reward paid if the pet is stolen or goes missing.</p> <p>No excess.</p>	<p>Up to £200 per policy period.</p> <p>Covering the cost of advertising and any reward paid if the pet is stolen or goes missing.</p> <p>No excess.</p>
Death from injury or illness	<p>Up to £1,500 for the price you paid for the pet.</p> <p>Covering the price paid for the pet if it does or has to be put to sleep by a vet as a result of an injury caused by an accident or as a result of an illness.</p> <p>Excess £90 for each injury or illness.</p>	<p>Up to £500 for the price you paid for the pet.</p> <p>Covering the price paid for the pet if it does or has to be put to sleep by a vet as a result of an injury caused by an accident or as a result of an illness.</p> <p>Excess £30 for each injury or illness.</p>
Waiting Period	3 days for an injury & 7 days for an illness	3 days for an injury & 7 days for an illness

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

1. You will set up introductory policies in accordance with these terms and conditions and ensure the customer understands the introductory cover prior to its inception by you.
2. You will not knowingly omit or misrepresent material facts about the animal's state of health.
3. Free introductory cover can only be offered to an owner who has been advised they are receiving introductory cover and has been advised of 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, 7 days for an illness and 3 days for an injury.

4. You must provide information which is accurate and complete to the best of your knowledge. Any incorrect information may result in the policy being cancelled and/or any claim not being paid, or a reduced amount paid
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. You will not provide advice about the Introductory Cover or any other insurance product offered by us or any other insurance providers, and
7. You will not recommend a specific insurance product or insurance provider.

Setting up, amending or cancelling the cover

1. You can set up the introductory cover up to 24 hours after the date of your examination of the pet only. The start date of the policy will be the date of the examination.
2. Animals should be in good health, including not being clinically overweight and have shown no clinical signs or symptoms of any illness or injury.
3. Any clinical signs, symptoms, illnesses, or injuries must be disclosed to us.
4. 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 as specified by you.
 - b. Details the policy number and the expiry date of the introductory cover
 - c. All policy documents which outlines the full terms and conditions.
 - d. Our details and those of the insurer; and
 - e. If you become aware of any errors or omissions, please contact us.

If you become aware of any errors or omissions, please contact us by calling 01444 708840 or email us info@petcover.uk.com.

Rewards Program

When a 4 Week Introductory policy you have set up is converted to an annual British Pet Insurance Insurance policy by the new owner you will accumulate a £10 gift voucher for every policy.

Rewards are subject to the following:

1. You are a member of the British Pet Insurance Veterinarian Program.
2. You reside in the United Kingdom.
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 Veterinary Partners Program Charter.

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

1. Withdraw the 4 Week Introductory Insurance facility at any time.
2. Change or remove any offer, benefits or items associated with the British Pet Insurance Veterinary Partners Program; and/or
3. Change the terms and conditions.

When you use this facility and set up insurance cover you must adhere to the terms and conditions and must not deliberately misrepresent or omit any material facts about the pets 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 Veterinary Partners Program and the Introductory Cover facility at any time; and/or
2. Cease any further rewards.

You agree to provide us with information when requested if necessary so we can access factual information in support of any claim on a 4 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 4 Week Introductory policies and based on the claims experience from the policies set up by you we may withdraw access to the British Pet Insurance Veterinary Partners Program and the Introductory Cover facility.

As a member of our British Pet Insurance Veterinary Partners Program and the Introductory Cover facility you warrant:

1. You adhere to the values, principles and standards of your countries Veterinary Association Members Code of Professional Conduct; and
2. You have never been and are not currently the subject of any investigations by any Veterinary Board or any other legislative body.