



**Direct Line®**

**YOUR PET  
INSURANCE  
POLICY  
BOOKLET**



**WE'RE ON IT**

## Your Policy Wording Contents

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## Welcome to Direct Line pet insurance

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This booklet tells you everything you need to know about your pet insurance which is underwritten by U K Insurance Limited.

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We're delighted that **you**'ve chosen Direct Line.

**Your** policy documents include the policy wording, **your** policy schedule, proposal confirmation and, if applicable, any separate endorsement letter.

Please keep all **your** policy documents in a safe place so that **you** can take a look at them if **you** need them.

## Cover at a glance

Your policy schedule details the level of cover you have chosen.

Vet fees	Essential	Advanced
Per condition	Up to £4,000	Up to £8,000
Time limited	12 months – each condition is covered for 12 months from the first treatment date. Treatment costs after the 12 month time limit has been reached are not covered	No limit
	The policy must remain in force for any claim, new or ongoing, to be paid	
Complementary treatment	Included in the overall vet fee limit	
Dental illness	Not covered	Up to £1,000 (included in the overall vet fee limit)
Euthanasia	Not covered	Up to £100 (included in the overall vet fee limit)

If you have chosen any of the following optional benefits they will appear on your policy schedule. The optional benefits included in the 5 in 1 care package are only available as a bundle.

5 in 1 care package	Essential	Advanced
Death from accidental injury or illness	Up to £1,500	
Advertising and reward	Up to £1,000 (inclusive of a £500 reward)	
Loss of pet from theft or straying	Up to £1,500	
Boarding fees if you have to stay in hospital	Up to £1,000	
Holiday cancellation	Up to £5,000	

Third Party Liability	Essential	Advanced
Third Party Liability (dogs only)	Up to £2,500,000	

Overseas travel cover	Essential	Advanced
What overseas travel cover does	Extends the cover you have chosen and as shown on your schedule if you take a trip overseas to one of the countries included in the UK Government's Pet Travel Scheme	
Quarantine costs	Up to £1,500	
Loss of pet passport	Up to £250	
Repeat Tapeworm treatment	Reasonable costs	
Emergency expenses abroad	Up to £300	

## Important information

This is an annually renewable policy for insurance, which **you** pay for each month by direct debit. The policy sets out the terms and conditions for **your** insurance and stays the same for 12 months.

This policy is evidence of the contract between **us**, U K Insurance Limited, and **you**, **our** policyholder. As long as **you** keep to the conditions of the insurance and pay the premium each month (each **period of insurance**), **we**'ll provide insurance for the **pet** or **pets** named on the policy schedule during each such **period of insurance** under the conditions set out in this policy.

Read the policy, schedule, proposal confirmation and any endorsement as one document.

Any word or expression which has a particular meaning will have the same meaning wherever it may appear.

**You** must take care to provide **us** with accurate information which is correct to the best of **your** knowledge. Please check all the policy details carefully, these set out the information **you** have given **us**.

If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy and causing claims to be rejected or not fully paid.

### Choice of Law

**You** and **we** may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.

**We**'ve supplied this agreement and other information to **you** in English and **we**'ll continue to communicate with **you** in English.

### Your right to cancel

If, after buying **your** policy, **you** decide that the cover isn't what **you** wanted call **us** on **0345 246 8246** or please return all **your** documents within 14 days of **your** policy starting or within 14 days of receiving them (whichever is later) to: Direct Line Insurance, Customer Services, The Headrow, Leeds LS1 8HZ.

**We**'ll return any premium paid in full as long as no claims have been made on the policy during that time. If **you** want to cancel after this initial 14 day period please refer to the General conditions cancellation section.

### How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0800 051 0140** or **01239 636070**. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager  
Churchill Court  
Westmoreland Road  
Bromley  
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> <li>&gt; our investigation;</li> <li>&gt; the decision;</li> <li>&gt; next steps, if applicable.</li> </ul> It will also provide information about the Financial Ombudsman Service.

### Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

**Email:**  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Phone:** UK: **0300 123 9123** or **0800 023 4567**  
 Abroad: **+44 20 7964 0500**

**Writing to:**  
 Financial Ombudsman Service  
 Exchange Tower  
 London  
 E14 9SR

Their website also has a great deal of useful information: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on **0800 111 6768**.

## The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at [www.fscs.org.uk](http://www.fscs.org.uk). U K Insurance Limited is a member of this scheme.

## Automatic Renewals

Each year **we**'ll write to **you** at least 21 days before the anniversary of the start date of **your** insurance and before taking any payment to tell **you** about any changes to the premium or policy terms.

This is a policy, which is available on the same terms for 12 successive months at a time, to be taken out and paid for on a monthly basis.

**Your** insurance will automatically continue each month, unless advised otherwise, and **we**'ll continue to take payments.

If **you** don't want **your** insurance to continue **you** must call **us** before the **anniversary date** to let **us** know. If **we** are unable to offer further **policy periods** **we**'ll write to **you** at **your** last known address to let **you** know; examples of when this could happen are included under Cancellation in the General conditions section.

## Statement of needs

**We** haven't given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs and just to let **you** know **our** consultants may receive a bonus if **you** purchase any cover with **us**.

## Monitoring and recording calls

**We** may monitor and record phone calls to improve **our** service and to prevent and detect fraud.

## Policy definitions

**Certain words or expressions in your policy documents have a particular meaning wherever they appear.**

In **your** policy wording they appear in bold. Their meanings are explained below.

**We, our, us** U K Insurance Limited and its agents.

**You, your** The person named on the schedule who is responsible for the **pet**.

**Your family** **Your** husband, wife, partner, civil partner, children, parents, or other relatives who normally live with **you**.

**Anniversary/renewal date** The recurring **anniversary date** of the start date of **your** policy.

**Bilateral Condition** Any **condition** affecting body parts of which **your pet** has two, (for example ears, eyes, cruciate ligaments, hips and patellae). When applying a benefit limit or exclusion **Bilateral Conditions** are considered as one **condition**. In relation to claims for cruciate ligament problems, **we** will always consider these as being caused by a bilateral degenerative disease, whether symptoms occur gradually or there is a sudden onset that may have been triggered by an **injury**.

**Carrier** A transport company approved by the Government to carry animals under the **Pet Travel Scheme**.

**Complementary treatment** Manipulative therapy carried out by a suitably qualified person that has been specifically recommended by, and can be justified by, **your vet**. Or, other alternative therapy given directly by a **vet** who is properly trained to do so.

**Condition** Any **injury** or **illness** or any symptoms or signs of **injury** or **illness**, including related **conditions** or problems, no matter where these are noticed or happen in or on **your pet**.

**Dangerous Dogs Act (DDA)** The Dangerous Dogs Act 1991, as amended by the Control of Dogs (Scotland) Act 2010, the Dogs (Northern Ireland) Order 1983, or any changes to those laws.

**Excess** The part of the claim **you** must pay for each separate **condition**. The **excess** is applied once to each separate **condition** and will be taken from the claims settlement. **Your excess** amount is shown on **your** schedule.

**Illness** Disease, sickness, infection or failure or any changes to **your pet's** normal healthy state that's not caused by **injury**.

**Injury** Damage to one or more parts of **your pet's** body as a result of one accidental cause.

**Journey** A holiday or trip to a qualifying country included in the **Pet Travel Scheme** that starts and ends in the **United Kingdom** during a **period of insurance**.

**Lump** Any growth, tumour, cyst or lumps that have the same diagnosis will be treated as one **condition** no matter how many times the **condition** comes back or how many areas of the body are affected. Where no diagnosis/identification has been made **we** will treat each **lump** as the same **condition** and as such will be subject to the policy limits.

**Period of insurance** A calendar month for which **you** have paid **us** the agreed premium.

**Pet** The dog(s) or cat(s) named in the policy schedule.

**Pet passport** The official UK **Pet Travel Scheme** documents provided by a **vet** who has the Government's authority to do so.

**Pet Travel Scheme (PETS)** The UK Government scheme that allows **you** to take **your pet** to certain qualifying countries and to re-enter the United Kingdom without putting **your pet** into quarantine, as long as **you** have met the rules of the scheme.

**Policy period** A period continuing for 12 calendar months beginning on the start date of the insurance. Each 12 month **policy period** beginning on the anniversary of the start date of the insurance.

**Pre-existing condition** Any **condition, injury** or **illness** that;

- > Has happened or has shown early signs or symptoms; or
- > Has the same diagnosis or signs and/or symptoms as a **condition your pet** has already had; or
- > Is caused by, relates to, or results from, an **injury, illness** or **condition your pet** had, before **your pet** was covered by this insurance.

No matter where the **injury, illness** or signs are noticed or happen in, or on, **your pet's** body.

**Recurring condition** A **condition** that may come back or that the **pet** is prone to, no matter how many times the **condition** comes back or how many areas of the body are affected.

**Treatment** Any **vet fees** for necessary examinations, consultations, advice, tests, x-rays, surgery, prescribed drugs or medication, nursing or care given by or under the direction of a **vet** during a **period of insurance**.

**United Kingdom (UK)** England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Vet** A qualified veterinary surgeon currently registered to practise in the country in which **treatment** is received.

**Vet fees** Reasonable and necessary fees charged by a **vet** for an eligible **condition** for **treatment** given during a **period of insurance**.

# General conditions

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The following conditions apply to the whole of the policy.

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## Your Pet

1. **Your pet** mustn't be younger than eight weeks or older than the age shown on the policy schedule at the start date of the insurance.
2. **Your pet** must be in good health on the start date of the insurance.
3. **Your pet** must never fall under the restrictions or be subject to an order made against it by a court under the **Dangerous Dogs Act** or the Dogs Act 1871.

## You

4. **You** are the owner of the **pet** named on the schedule and **your pet** lives with **you**, in the **UK**, at the address shown on the schedule.
5. **You** must always take proper care of **your pet** and also pay to have any **treatment** normally recommended by a **vet** to prevent **illness** or **injury**.
6. **You** must pay for **your pet** to have a dental health check every year and have any **treatment** recommended by the **vet** to prevent **illness** and **injury** carried out within three months of the recommendation. If this has not been carried out any claims relating or connected to this will not be covered.
7. **You** must keep to the conditions of this policy otherwise all cover may be invalid from the start date of the insurance.
8. **You** must call **us** on **0345 246 8246** if **you** want to change **your** level of vet fees cover. Any change in vet fees cover is dependent on **your pet's** medical history and agreement of terms.

## Your policy

9. **You** agree that **we** may see all the records that any **vet** has about **your pet** and **we** may give information about **your** pet insurance policy to any **vet** who has either treated **your pet** or is about to treat **your pet**.
10. **We** are entitled to:
  - i) take over and carry out the negotiation, defence or settlement of any claim in **your** name made under this policy;
  - ii) take proceedings in **your** name to get back any money **we** have paid under this policy.
11. **We** have the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. **We'll** give **you** one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If **you** don't wish to continue **your** cover following an alteration **you** may cancel this policy as set out under Cancellation.
12. **We** won't pay more than the maximum limit or limits that applied to the **period of insurance** in which the event **you** wish to claim first started, subject to cover being in force.
13. If there's any disagreement between **your vet** and **us**, an independent **vet** will be appointed to make the final decision, which **you** and **we** must keep to.



## Fraud

14. **You** must be honest in **your** dealings with **us** at all times.

**We** will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- > **your** policy may be cancelled;
- > **we** may reject **your** claim and any subsequent claims;
- > **we** may keep any premium **you** have paid.

### What happens if we discover fraud:

**We** have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

**We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

## Your premium

15. **We'll** only refund **your** premium if **you** let **us** know that **you** don't need cover within 14 days of your policy starting or 14 days of receiving your documents (whichever is later) and no claims have been made.
16. If **we** have been unable to collect **your** premium on the date it's due, **we'll** assume that **you** don't want to continue with **your** policy unless **you** tell **us** otherwise. **We** will, however, write to **you** in order to give **you** the opportunity to make the payment. If the premium remains unpaid by the date **we** set out in **our** letter, **we'll** confirm in writing that **your** policy finished at the end of the **period of insurance** for which **we** last received payment. No further claim payments, for new or ongoing claims, will be made after this date.
17. **We** may change any details relating to **your** policy and premium on each **anniversary date** of the start of **your** insurance. **Your pet's** medical history and claims' history will be taken into account.

## Cancellation

### 18. If you cancel within the cooling off period:

If, after buying **your** policy, **you** decide that the cover isn't what **you** wanted, call **us** on **0345 246 8246** or return **your** documents within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is later) to: Direct Line Insurance, Customer Services, The Headrow, Leeds LS1 8HZ. **We'll** return any premium paid in full as long as no claims have been made on the policy during that time.

If **you** cancel **your** policy at any other time:

**You** may cancel this policy at any time by calling **us** on **0345 246 8246**. No refund will be given for policies cancelled outside of the cooling off period.

19. **We** have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there's a valid reason for doing so. **We'll** send **our** cancellation letter to the latest address **we** have for **you**. Valid reasons may include but are not limited to:
- > where **you're** required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;
  - > where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing pet insurance;
  - > where **you've** used threatening or abusive behaviour or language, or **you've** intimidated or bullied **our** staff or suppliers.

If **we** cancel **your** policy then all cover will end and no further claim payments, for new or ongoing claims, will be made after this date.

20. If **you** or any other person responsible for **your** dog is found guilty by a court of law of an offence under the **Dangerous Dogs Act** or the Dogs Act 1871 **we'll** cancel **your** policy with effect from the date of the court decision and no further claim payments, for new or ongoing claims, will be made after this date.

## Going on a journey?

### If you have overseas travel cover the following will also apply:

21. **You** and **your pet** must meet all the conditions of the **Pet Travel Scheme** and it's **your** responsibility to check all the current rules of the **Pet Travel Scheme** before travelling. **You** must have a current **pet passport** before **you** start **your journey** and any other necessary documents needed under the **Pet Travel Scheme**.
22. **Your pet** must be in good health and fit to travel at the start of **your journey**.
23. **Your pet** mustn't work on a **journey** (other than as a registered guide or hearing dog) unless **we've** agreed to this in writing.
24. **You** mustn't make more than three **journeys** (which last no more than 30 days each) in a **policy period**, unless **we** agree to this in writing.
25. **Your pet** mustn't have been outside the qualifying countries included in the **Pet Travel Scheme**, in the timeframe detailed in the rules of the **Pet Travel Scheme** before the start of **your journey**.
26. **Your pet**, whether a cat or dog, must wear a collar that shows details that will allow **you** to be reunited with them.

## General exclusions

The following exclusions apply to the whole of the policy

### Your Pet

#### x We won't cover:

1. any claim for or in connection with any **illness** arising during the first 14 days of **your pet** being covered.
2. any claims in connection with or arising from any **pre-existing condition**, unless fully declared and accepted as covered in writing.
3. any claim for a **recurring condition** that's in any way connected to or as a result of:
  - i) a pre-existing condition;
  - ii) any illness that arose within the first 14 days of your pet being covered under this insurance; or
  - iii) any condition where the vet fee limit has been reached.
4. any claim as a result of a **condition** that a routine vaccination is available for, unless **treatment** is necessary because the vaccine hasn't worked. A routine vaccination is any that **your vet** recommends **your pet** should have.
5. **your pet** being used or to be used for commercial, guard, breeding, gun dog use, security or working purposes, or for racing, unless **we've** agreed to this.
6. any claim that has been caused by **your pet** worrying livestock of any kind, including horses whether kept for working or leisure purposes.
7. **your pet** for any claim caused by or in any way related to a **condition** that's excluded either on **your** policy schedule or in a separate endorsement letter.

### You

#### x We won't cover:

8. any indirect loss, unless specifically covered by the policy, including (but not limited to) the cost of getting **your pet** to a **vet**, loss of earnings due to time off work or the cost of pet mobility aids.
9. any claim as a result of a malicious act, deliberate **injury** or neglect caused by **you, your family** or someone looking after **your pet** with **your** permission.
10. any claim if **you** or any other person responsible for **your** dog breaches the **Dangerous Dogs Act**.
11. any loss where **United Kingdom** animal health or import laws have been broken.
12. any claim where **your pet** is destroyed under a court order or is destroyed or injured by someone acting with the legal power to do so.
13. any claim arising from, related to or costs associated with criminal proceedings, fines or control/destruction orders.
14. any claim as a result of an **illness** that can be transmitted between animals and humans or that should be reported to an authority such as, but not limited to, rabies.

## Your policy

### x We won't cover:

15. any claims under any section of the policy where the premium hasn't been paid.
16. any claim as a result of the official actions of customs, any Government or the authorities of any country, unless specifically covered.
17. any payment for any claim that results from an incident covered by other insurance unless the cover provided by that insurance has been used up.
18. any claim as a result of travel outside of the **United Kingdom** unless **you** have overseas travel cover under this policy.
19. more than the maximum amounts shown in each section, including VAT where this is payable.

## Going on a journey?

### x If you have overseas travel cover we won't pay for:

20. any claim caused by **you** failing to meet the conditions of the **Pet Travel Scheme**. This applies to conditions set by the UK Government, a **carrier** or other countries involved in the scheme.
21. any claim as a result of travel outside the qualifying countries covered by the **Pet Travel Scheme**.
22. any costs that the **carrier** may charge to carry out checks.
23. **your** costs in meeting the conditions of the **Pet Travel Scheme**, unless they are specifically covered in this policy.
24. any claim as a result of a malicious act, deliberate **injury** or neglect caused by **you** or anyone travelling with **you**.
25. **you** to bring **your pet** home if it dies.
26. any shortfall in payment or loss as a result of currency exchanges.

## Section 1: Vet fees

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule. The policy option that **you**'ve chosen is shown on **your** policy schedule.

### You're covered for

We'll refund **treatment** costs for **vet fees** or **complementary treatment** that **you** have to pay for a **condition** providing the **condition** happened during a **period of insurance** and the **treatment** was given during a **period of insurance** when the premium has been paid, under the following conditions:

- > **Essential:** Up to £4,000 or 12 months (whichever is reached first) for each separate **condition**, from the date that **vet fees** were first charged for **treatment** for that **condition**.
- > **Advanced:** Up to £8,000 for each separate **condition**. This includes:
  - Up to £1,000 towards **treatment** for tooth and gum disease.
  - Up to £100 towards euthanasia, including costs towards consultation, house calls, out of hour calls, and any other associated costs, if **your pet** is put to sleep by a **vet** due to **illness** or **injury**.

### The Vet fee amount for both the Essential and Advanced policy includes:

- > Up to £50 towards consultation fees for each separate visit to the **vet** as a result of the **condition**.
- > Up to £115 towards additional out of hours fees for each separate out of hours visit needed as a result of the **condition**.
- > Up to £75 towards histology fees including any handling and interpretation fees.
- > Up to £75 towards cytology fees including any handling and interpretation fees.
- > Up to £40 per session towards hydrotherapy and physiotherapy fees.

The above amounts apply to the fees charged by **your vet**. If **you** seek a second opinion or are referred to a specialist **vet** for specialist **treatment you** must contact **us**.

Please refer to What's not covered under the Vet fee section:

- > **We** won't pay more than the maximum limit or limits, applicable to the policy option **you**'ve chosen, that applied to the **period of insurance** during which the **condition** first started subject to cover still being in force.
- > If two or more claims are first believed to be separate **conditions** but are later recognised to be a **recurring condition**, **bilateral condition**, **lump** or related **condition**, we'll add up the amounts we've paid for all these claims and not make any more payments during the life of **your pet** once we've paid up to the limits described. This is regardless of whether **your vet** agrees these have the same cause or are linked.

Where the **condition** is a **bilateral condition** or **lump**, this will always be considered as one.

- > Ongoing **treatment** of a **condition** that first started under **your** chosen policy will only be covered under the terms and conditions of that policy if it remains in force.

## What's not covered – applicable to the Essential and Advanced policy

### x We won't pay for:

- > any **treatment** or **complementary treatment your pet** has during a **period of insurance** if **we** haven't received the agreed premium for that **period of insurance** or that arise after a **period of insurance** where the premium hasn't been paid.
- > the **excess** as shown on **your** policy schedule for each claim **you** make that's for a different **condition**.
- > any more costs when **your** vet fee limit has been reached. This can be either **your** monetary limit or time limit depending on the cover **you** have chosen. Once the vet fee limit for a **condition** has been used up there will no longer be any cover for:
  - the **condition** originally claimed for;
  - any recurrence of that **condition**; or
  - anything related to or arising from that **condition**.
- > more than 15 sessions of hydrotherapy or physiotherapy per **condition**.
- > more than £30 towards the cost of the Veterinary Medicines Directorate (VMD) charges for any services they provide.
- > any preventative or non-essential **treatment**, tests or diagnostic procedures, prescribed general health supplements, routine examinations or tests, bathing or de-matting.
- > any **treatment** that, as a pet owner, **you'd** normally expect to pay, such as (but not limited to) vaccinations, flea treatment, wormers, nail clipping, spaying, castration and any **treatment** to do with pregnancy or **your pet** giving birth and any complications that may happen as a result of any of these.
- > the cost of medication, supplements or pheromones to modify or manage **your pet's** behaviour, whether as a result of a **condition** or not, such as (but not limited to) Zylkene, Feliway and Adaptil.
- > **treatment** for behavioural problems, training or therapy, or for any **conditions** arising as a result of behavioural problems.
- > the cost of routine or investigative tests, unless these are to diagnose a **condition** due to specific existing symptoms or clinical signs and these confirm that **your** pet has a **condition** that is covered under the insurance. Also excluded are any screening programme and diagnostic tests unless a specific **condition** is confirmed.
- > any medicine decision fees and administration fees such as (but not limited to) completion of a claim form.
- > any prescription fees unless **you** have purchased **your pet's** medication from **our** preferred supplier, Pet Drugs Online, when the most **we** pay is £15.
- > any referral, second opinion or specialist **treatment**, unless **we've** specifically agreed to it.
- > house calls or out-of-hours calls, or for **your pet** to stay at the **vets** unless the **vet** can confirm that it was absolutely essential and that not taking such action would've seriously worsened **your pet's condition**. This is regardless of **your** personal circumstances.
- > any **treatment** in connection with or arising from retained testicle(s) if **your pet** was over 12 weeks old on the date cover started for **your pet**.
- > the cost of any food such as (but not limited to) dry, wet and liquid food, even if this has been prescribed to treat a **condition**.
- > **treatment** for any **condition** or symptoms first starting or caught while on a **journey**, unless overseas travel cover was included in **your** policy at that time and continues to be included.
- > any form of housing (such as a cage or basket) or bedding, whether bought or hired.
- > the cost of any **treatment** necessary to remove first teeth, unless this **treatment** is carried out when **your pet** is more than 6 months old and has been covered by this policy since before it was 16 weeks old.
- > the cost of any **treatment** for root canal and crowns.

- > any medication that's due to be given to **your pet** after **your** policy has ended even if the costs arise before the date **your** policy ended or after a **period of insurance** where the premium hasn't been paid.
- > any **treatment** for a **condition** if a claim has not been made within 12 months of **your pet's** first **treatment** for the **condition**. Any costs that are received after 12 months from when the first **treatment** took place for the **condition** may not be covered.
- > the cost of having **your pet** cremated, or for disposing of **your pet's** remains.

### What's not covered – Essential policy

- > any medication that's due to be given to **your pet** after the 12 month time limit has ended even if the costs arise before the end of the 12 month limit.
- > the cost of any **treatment** arising as a result of tooth and gum disease, or related to teeth or gums unless:
  - i) following accidental external **injury**;
  - ii) an **illness** has been proved to have been the direct cause of the tooth or gum problem and the **pet** has had a dental health check in the past 12 months and **treatment** recommended by the **vet** carried out.
- > the cost of any **treatment** for scale and polish.
- > any **condition** or **treatment** arising as a result of tooth or gum disease.
- > the cost of having **your pet** put to sleep (euthanasia).

### What's not covered – Advanced policy:

- > any **condition** or **treatment** arising as a result of tooth or gum disease if **your pet** has not had a dental health check in the last 12 months and had any **treatment** recommended, including scale and polish, by the **vet** carried out within three months of the recommendation.
- > the cost of having **your pet** put to sleep (euthanasia) unless **your vet** confirms this was for humane reasons to prevent further suffering.

### Special conditions relating to claims under this section

- > **We** must have a fully filled-in claim form before **we're** able to settle a claim. Please make sure **your vet's** happy to fill in part of the form and provide **us** with any information **we** may need.
- > **You** must keep all invoices and receipts that **your vet** gives **you** in connection with **your** claim and send these to **us** with **your** claim form. To speed up any **illness** claims, please send in a complete medical history for **your pet**.
- > **We** may need a **vet's** opinion on what may be wrong with the **pet** before **we** can pay a claim.

## Section 2: Death from accidental injury or illness

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

### You're covered for

We'll pay **you** the purchase price of **your pet**, up to £1,500, if **your pet** dies during a **period of insurance** following an accidental **injury** to the outside of its body or due to an **illness**.

### What's not covered

#### x We won't pay:

- > **your pet's** purchase price if **your pet** is put to sleep following an accidental **injury** or **illness**, unless **your vet** provides written confirmation that this was essential for humane reasons.
- > for death from **illness** for **pets** aged 11 years and older.
- > more than **you** paid for **your pet**.
- > if **your pet** dies whilst under anaesthesia, unless as a direct result of an eligible **injury** or **illness**.

### Special conditions relating to claims under this section

- > **You** must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this **we'll** only pay **our** minimum amount of £35 for a cat and £70 for a dog.
- > **You** must provide **us** with confirmation from a **vet**, or if the **pet** has died at the scene of an accident a statement from an independent witness, that **your pet** has died as a result of an external accidental **injury**.

## Section 3: Advertising and reward

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

### You're covered for

We'll pay **you** up to £1,000 in any **policy period** towards local advertising costs **you** have to pay to help **you** get **your pet** back if it's stolen or strays during a **period of insurance**. This includes the cost of getting **your pet** back to **your** home address and a reward of up to £500.

### What's not covered

#### x We won't cover:

- > any reward claimed by a member of **your family** or anyone living with **you**.
- > any costs that have been caused by **your** dog being left unattended in a public place at any time.
- > any costs that haven't been agreed by **us** and that aren't reasonable or necessary.

### Special conditions relating to claims under this section

- > If **your pet** is a dog, **you** must report the loss to **your** local authority and welfare centres (in Scotland **you** must report this to the police). **We'll** need to see proof that **you've** done this. If **your pet** is a cat, **you** have to report the loss to **your vet** and provide **us** with confirmation that **you've** done this.
- > If **you're** claiming for the reward, **we'll** need proof that a reward for finding **your pet** was advertised and written confirmation with full contact details from the person claiming the reward that this has been paid to them by **you**. Or, if **you** prefer, **we** can pay the reward straight to them.
- > **We'll** need to see receipts and examples of advertising for any costs **you** want to claim.



## Section 4: Loss of pet from theft or straying

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

### You're covered for

We'll pay **you** the purchase price of **your pet**, up to £1,500, if **your pet** is stolen or goes missing during a **period of insurance** and hasn't been found within 45 days.

### What's not covered

#### x We won't:

- > pay more than **you** paid or donated for **your pet**.
- > make any payment until **your pet** has been missing for more than 45 days.
- > pay the purchase price if **your** dog is left unattended in a public place at any time.

### Special conditions relating to claims under this section

- > If **your pet** is a dog, **you** must report the loss to **your** local authority and welfare centres (in Scotland **you** must report this to the police). We'll need to see proof that **you've** done this. If **your pet** is a cat, **you** must report the loss to **your vet** and local rescue centres and provide **us** with confirmation that **you've** done this.
- > **You** must provide proof of what **you** paid or donated for **your pet**. If **you** don't provide this we'll only pay **our** minimum amount of £35 for a cat and £70 for a dog.
- > If after claiming **your pet** is found or returns, **you** must repay **us** the full amount **we** have paid out under this section of cover.

## Section 5: Boarding fees if you have to stay in hospital

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

### You're covered for

We'll pay up to £1,000 in any **policy period** towards costs **you** have to pay to have **your pet** looked after by a licensed kennel, cattery or professional pet-minding service if **you** or **your family** have to be admitted to hospital for more than four days in a row during a **period of insurance**.

### What's not covered

#### x We won't cover:

- > costs arising from hospitalisation that **you** or **your family** were aware was likely at the start date of the insurance.
- > costs as a result of any hospital stay that isn't on the advice of a doctor, specialist or consultant.
- > costs as a result of nursing-home care or convalescence care that **you** or **your family** don't receive in a hospital.
- > costs if the admittance to hospital is as a day case patient or an outpatient.

### Special conditions relating to claims under this section

- > **You** must keep all receipts from the boarding kennel, cattery or person responsible for looking after **your pet**, showing the dates and **your** costs, and send these to **us** with **your** claim form.
- > **You** must get confirmation from **your** doctor or the hospital treating **you**, or **your family**, of the dates of **your** hospital stay and the medical condition that led to this.

## Section 6: Holiday cancellation

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

### You're covered for

We'll pay **you** up to £5,000 in any **policy period** for costs that **you** can't get back from anywhere else if **you** have to cancel **your** holiday or for extra costs to get **you** home if **you** cut short **your** holiday during a **period of insurance** because **your pet**:

- i) goes missing while **you're** away or in the seven days before **you** go away; or
- ii) needs sudden and unexpected life-saving **treatment** (without which **your pet** would die) while **you're** away or in the seven days before **you** go away.

### What's not covered

#### x We won't pay for:

- > non life saving **treatment**.
- > any **condition** that's likely to need emergency life saving **treatment** that **you** were aware of before booking the holiday.
- > any claim if **treatment** could've been given eight days or more before **you** were due to go away and by having that **treatment** the life-saving **treatment** could have been avoided.

### Special conditions relating to claims under this section

- > **You** must send **us** documents that prove **you** booked and then cancelled or cut short **your** holiday, and the dates this happened.
- > **You** must send **us** documents that show how much **you've** paid. **You** must be able to prove that **you** can't get these costs back from anywhere else.

## Section 7: Third party liability – Applies to dogs only

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

In this section, **you** and **your** mean **you** or any person looking after or handling **your pet** with **your** permission or knowledge.

### You're covered for

We'll pay up to £2.5 million in any **policy period**, towards compensation and costs awarded against **you** by a court and, if agreed by **us** in writing beforehand, the legal costs and expenses for defending a claim against **you**, if as a result of an accidental incident involving **your pet** during a **period of insurance**:

- > property is damaged; or
- > a person suffers an injury or dies.

### What's not covered

#### x We won't pay:

- > the first £250 of each claim for property damage.
- > any compensation, costs or expenses for injury or death to **you**, any member of **your family**, anyone living with **you** or anyone working with **you** or for **you**.
- > any compensation, costs or expenses that result because of damage to property belonging to **you** or any member of **your family**, or anyone living with **you**, working with **you** or that's **your** employee.
- > any compensation, costs or expenses if **you**, any member of **your family**, person living with **you**, working with **you** or working for **you** is either responsible for or is looking after the property that's damaged.
- > any compensation, costs or expenses that result due to **your** profession, business or employment.
- > any compensation, costs or expenses resulting from an incident at **your** workplace.
- > any compensation, costs or expenses if **we've** not agreed to these before they arose.

## Special conditions relating to claims under this section

- > **You** mustn't admit responsibility or make any offer or promise of payment without **our** permission in writing.
- > **You** must tell **us** about any incident that could result in a claim.
- > **You** must send **us** any writ, summons, legal documents or other communication **you** receive immediately.
- > **You** mustn't reply to any communication **you** receive without **our** permission.
- > **You** must find out whether there is any other insurance policy available under which **you** could claim.

## Section 8: Overseas travel cover

**Your** policy provides cover only for the sections of cover as shown on **your** policy schedule.

### Part A

This part of this section extends cover to sections 1 to 7, if they appear on **your** policy schedule, to provide cover for **you** and **your pet** while on a **journey**. Some additional cover, exclusions and special conditions relating to claims apply. These are below and **you** should read them with the relevant sections.

#### Additional cover to Section 1: Vet fees

- > If a **vet** decides **your pet** should be put to sleep while it's on a **journey**, **we'll** pay up to £200 towards the cost of putting it to sleep, cremating it or disposing of its remains.

#### Additional special conditions relating to claims under Section 1: Vet fees

- > If **you're** on a **journey**, **you** must get the **vet** to fill in a claim form before **you** return to the **United Kingdom**. **You** must also keep all relevant receipts and pass them on to **us** to support **your** claim.
- > **You** have to get proof, which **we** may ask **you** to give **us** at point of claim that **your pet** was in good health and fit to travel at the start of the **journey**.
- > If **you're** claiming for having **your pet** put to sleep, **you** have to provide **us** with proof from the **vet** that this was essential.

#### Additional exclusion to Section 3: Advertising and reward

- x **We** won't pay for any reward claimed by anyone travelling on a **journey** with **you**.

#### Additional special condition relating to claims under Section 3: Advertising and reward

- > If **you** lose **your pet** on a **journey**, **you** must report the loss to the relevant governing body or organisation in the country where **your pet** goes missing. If **you** make a claim, **we'll** need to see written proof that **you've** done this.

### Additional exclusion to Section 5: Boarding fees if you have to stay in hospital

- ✗ We won't pay for costs if **you** knew **you**, or **your family**, were likely to need to go into hospital before starting a **journey**.

### Additional special condition relating to claims under Section 5: Boarding fees if you have to stay in hospital

- > While on a **journey**, **you** must make sure **you**, or a member of **your family**, get evidence of the hospital stay before leaving the country where treatment took place.

### Additional cover to Section 6: Holiday cancellation

- > Cover is extended to cover **you** if **you** need to cut short **your journey** because **your pet** dies while on a **journey**, or cancel **your** holiday within seven days of **your** planned departure date because **your pet** needs emergency life saving **treatment** and can't travel on a **journey**.

### Additional special condition relating to claims under Section 6: Holiday cancellation

- > If **you** cancel **your journey** because **your pet** is too ill to travel, **you** must support **your** claim with written evidence from a **vet**.

### Additional exclusions relating to Section 7: Third-party liability – Applies to dogs only

- ✗ We won't pay for any compensation, costs or expenses for injury or death to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
- ✗ We won't pay for any compensation, costs or expenses if the property damaged belongs to anyone travelling on a **journey** with **you** or staying with **you** during a **journey**.
- ✗ We won't pay for any compensation, costs or expenses if **you** or anyone **you're** travelling on a **journey** with, or staying with during a **journey**, is responsible for or looking after the property that's damaged.
- ✗ We won't pay any compensation, costs or expenses if these arise because **you're** responsible under the laws of the USA or Canada.

## Part B

This part of this section provides extra cover if **you're** travelling on a **journey**.

### Quarantine costs

We'll pay up to £1,500 in any **policy period** towards the cost of:

- > quarantine kennelling and costs involved in getting a new **pet passport** for **your pet** if a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 fails; or
- > quarantine kennelling if **you've** obeyed all the rules of the **Pet Travel Scheme** but **your pet** still has to go into quarantine because of **illness**.

### What's not covered

- ✗ We won't pay for:
  - > Fees if the microchip was not checked and found to be working properly within 14 days of **your** departure on a **journey**.
  - > Any fees as a result of a **condition** that **you** were aware, before the start of the **journey**, could lead to **your pet** being quarantined.

### Special conditions relating to claims for quarantine costs

- > **You** must support **your** claim with documents to prove that **your pet** was microchipped before **your journey** with a microchip of ISO Standard 11784 or Annex A to ISO Standard 11785 and that this was checked within 14 days of **you** travelling on a **journey**.
- > **You** must keep all documents and receipts showing the dates and costs **you** had to pay, and send these to **us** to support **your** claim.

## If you lose your pet's passport

We'll pay up to £250 in any **policy period** towards the cost of a replacement **pet passport** if **you** lose **your** original **pet passport** during a **journey**. This includes quarantine costs as a direct result of **you** losing **your** **pet's** passport.

### What's not covered

- x** We won't pay for:
  - > Any claim unless **you** report the loss of the **pet passport** to the **vet** who provided it within 24 hours of discovering its loss.
  - > For any damage, loss or theft that happens before the start of **your** **journey**.

### Special condition relating to claims for losing your pet's passport

- > **You** must provide documents and receipts to support **your** claim.

## Repeat tapeworm treatment

We'll pay reasonable fees charged by a **vet** if **your** **carrier** delays **your** departure for the **United Kingdom** and **you** have to get repeat tapeworm treatment for **your** **pet**.

### What's not covered

- x** We won't pay for:
  - > Any costs involved in getting the first tapeworm treatment needed under the **Pet Travel Scheme** on each **journey**.
  - > Any costs if the first tapeworm treatment done (on each **journey**) was not carried out in the timescale needed under the **Pet Travel Scheme**.
  - > Any costs if the tapeworm treatment was not necessary under the **Pet Travel Scheme**.

### Special conditions relating to claims under the repeat tapeworm treatment cover

- > **You** must support **your** claim with documents to prove that the original tapeworm treatment was carried out and that this was done in the timescales needed under the **Pet Travel Scheme**.
- > **You** must support **your** claim with documents to prove that the tapeworm treatment was needed under the **Pet Travel Scheme**.

## Emergency expenses abroad

We'll pay up to £300 for each **journey** towards:

- > Reasonable accommodation expenses and expenses to take **you** and **your** **pet** home if **your** **pet** needs emergency **treatment** from a **vet**, and because of this, **you** miss **your** return travel to the **United Kingdom**;
- > Reasonable accommodation and transport costs for up to four days to look for **your** **pet** if **your** **pet** is lost or strays during a **journey** and within three days of the date **you** are due to return to the **United Kingdom**;
- > Reasonable extra expenses to get **you** home if **your** **pet** is lost or strays within the three days before **you** are due to return to the **United Kingdom** and **you** decide to stay abroad to try to find **your** **pet**;
- > Reasonable accommodation expenses and expenses to get **you** and **your** **pet** home if **you** miss **your** departure to the **United Kingdom** as a direct result of losing **your** **pet's** passport;
- > Reasonable accommodation expenses and expenses to get **you** and **your** **pet** home if the **carrier** delays **your** departure for the **United Kingdom** and **you** miss **your** rearranged departure as a direct result of having to get repeat tapeworm treatment.

### Special conditions relating to claims for emergency expenses abroad

- > **You** must support **your** claim with documents to show the amounts and dates of any expenses, and that these were proportionate, necessary and covered by this policy.

# What to do if you need to make a claim

## You can claim online

### We're here for you 24/7

Need to make a pet insurance claim, or find out if you can?

Do it online – use our online claims' portal to notify us of your claim.

To find out more visit: [directline.com/claims](https://directline.com/claims)

Or, just grab your phone and point it at this handy QR code.



## Other ways you can claim

- > You can download a claim form at [directline.com/claims](https://directline.com/claims)
- > Or call us on **0345 246 8496** and we'll send **you** a claim form.
- > **You** can return **your** fully completed claim form and supporting documents:
  - by email to [petclaimreturn@ukipartnerships.com](mailto:petclaimreturn@ukipartnerships.com)
  - by post to  
**Pet Claims  
Direct Line House  
Leeds Processing Centre  
The Headrow  
Leeds LS1 8HZ**

## Claims helpline

**0345 246 8496**

Monday to Friday 8am to 6pm

Saturday 9am to 5pm



## If you need to make a claim

- > **You** must read the section of cover which applies to **your** claim. If **you're** not sure whether **your** claim will be covered please call **us** on the claims helpline number.
- > Please keep all receipts and invoices that **you** want to claim for, and send them to **us** with **your** completed claim form and any other documents to support **your** claim.
- > It's **your** responsibility to check the accuracy of all information provided on or with a claim form by a **vet** or anyone else.
- > **You** must provide and if required pay for all the relevant information, documents and help that **we** need in order to assess **your** claim. This includes **vet** certificates and records, and details of any other relevant insurance that may apply.
- > For more help and information, please see the special conditions relating to claims under each section of **your** policy.
- > Whatever **your** claim is for, please make sure that **you** include all the information asked for on the claim form. If the claim form isn't properly completed or doesn't include all the supporting documents this could delay **your** claim settlement.
- > Any false or exaggerated information submitted to **us** on a claim could invalidate **your** policy. Please see Fraud under the General conditions for more information.

## Additional support for you and your pet

At Direct Line **we** care about people as well as pets. So as well as providing insurance, **we're** pleased to offer **you** access to a number of pet services – 24 hours a day, 365 days a year. These services are provided by **our** third party assistance partners and include:

### Pawsquad, Pet Drugs Online and access to three helplines: find a vet, bereavement counselling and legal advice

#### Pawsquad

It's not always obvious whether **you** need to see **your vet** when **your pet** is under the weather. As part of **your** Direct Line Pet Insurance policy **we** give **you** complimentary access to Pawsquad, a team of fully qualified veterinary professionals, who provide support for any **pet** medical problem. In order to benefit from this service **you** must register **your** details with Pawsquad via the Direct Line Pet Insurance website. Visit [www.pawsquad.com/direct-line](https://www.pawsquad.com/direct-line) to register and activate **your** Pawsquad account. Once **you** have done this **you** can speak with a fully qualified **vet** on video chat or via web chat any time **you** need to.

#### Pet Drugs Online

The cost of **pet** medication can add up so **we** have teamed up with Pet Drugs Online, a **vet**-run supplier of veterinary medication and **UK** licensed animal products, to help **you** buy the same medication as **your vet** prescribes, at a much lower cost. All **you** need to do is get a prescription from **your vet** for **your pet's** medicine and then register with Pet Drugs Online at <https://www.petdrugsonline.co.uk/directline>.

If access to the internet is not available, **you** can call them on **01761 603141** between 8.30am and 5.30pm Monday to Friday.

To claim back the eligible costs just refer to the What to do if **you** need to make a claim section of **your** policy booklet, remember **you** will need to submit a copy of **your** Pet Drugs Online receipt or order confirmation alongside a copy of **your** prescription and the fee **your vet** charged. Pet Drugs Online are regulated by the Veterinary Medicines Directorate.

This is not an endorsement of [www.petdrugsonline.co.uk](https://www.petdrugsonline.co.uk). **You** should always rely on the advice of **your vet** with regard to diagnosis, **treatment** and suitable medicines for **your pet**.

#### Find a vet

If for some reason **you** can't contact **your** usual **vet**, or **you** and **your pet** are away from home in the **United Kingdom** and need a **vet**, **you** can call this advice helpline for help. **Our** advisers can give **you** details of a **vet's** practice near to **you**.

#### Pet bereavement counselling

It can sometimes be difficult to come to terms with the loss of a much-loved **pet**. **We** provide a service staffed by professionals, who can offer confidential counselling, advice and emotional support.

#### Legal advice helpline

Owning a **pet** involves many other responsibilities. **Your** policy gives **you** access to practical legal advice on any personal problem, whether or not it relates to an incident or issue involving **your pet**. **Our** legal professionals are available to explain complicated legal issues in plain language and in a helpful and friendly way.

To contact the three helplines any time, just call **0370 600 0633**. All calls will be treated in confidence and **you** may call any time and as many times as **you** like.

If at any time **we** are no longer able to offer **you** access to the above services we will let **you** know, so that **you** can decide whether **you** wish to keep the policy. If **you** don't wish to continue **your** cover **you** may cancel this policy as set out under General conditions cancellation section.

**Please note that Pawsquad, Pet Drugs Online and the find a vet, bereavement counselling and legal advice helplines can't deal with any policy or claims queries.**

**For information about the Dangerous Dogs Act 1991 or the Pet Travel Scheme please go to the GOV.UK website**

## Need to claim?

Need to make a pet insurance claim, or find out if you can?  
Do it online. To find out more visit: [directline.com/claims](https://directline.com/claims)  
Or, just grab your phone and point it at this handy QR code.



### Claims helpline

**0345 246 8496**

Monday to Friday 8am to 6pm  
Saturday 9am to 5pm



**Direct Line**<sup>®</sup>

**If you would like a Braille,  
large print or audio version  
of your documents, please  
let us know.**

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**P1014 0322**

## Can we help?

### We're here for you 24/7

Use our website to ask questions,  
change your details or even make  
a claim.

Find answers at:  
[directline.com/help-and-support](https://directline.com/help-and-support)



**To make a change or to talk  
to us about your policy**

**0345 246 8246**

Monday to Friday 8am to 9pm,  
Saturday 9am to 5pm,  
Sunday and Bank Holidays 10am to 5pm

**Find a Vet, Pet bereavement  
counselling or Legal  
advice helpline**

**0370 600 0633**

24 hours, 365 days a year

**WE'RE ON IT**