# Important changes to your policy



# Dear Policyholder

In order to offer you and your pet the best protection, we regularly assess and check advancements in veterinary medicine and changes in the pet insurance industry. To keep our terms as clear as possible and to avoid any confusion we also review these on a regular basis.

We are currently in the process of updating our Terms and Conditions but you will not have to wait for your updated Terms and Conditions should you need to make a claim. The full updated Terms and Conditions will be sent to you as soon as they are completed. Please note that these changes will not impact your premium.

If you have any questions please call **03330 30 83 96** and one of our Customer Service Team will be able to help. Kind regards

# Section 1 - Veterinary Fees

Point 12 we have amended the exclusion to - 12. Any costs related to dental or gum illness if your pet's teeth and gums have not been examined by a vet in the 15 months prior to the illness being noted. Any veterinary treatment recommended as a result of this health check must be carried out within 12 months of the recommendation unless your vet recommended a further delay due to your pet's health.

## **General Exclusions**

Point 8 we have amended the exclusion to - Your pet if it should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs Act (Northern Ireland) Order 1991 or any amendments except for an XL Bully or XL Bully type dog with a valid exemption certificate issued by DEFRA.

### **General Conditions**

New condition – if **you** are struggling to pay **your** insurance premiums but **you** want to make sure **your pet** remains covered, please call **us** to see what support may be available to **you**.

Kennel Club Pet Insurance is administered by Agria Pet Insurance Ltd, First Floor, Blue Leanie, Walton Street, Aylesbury, Buckinghamshire, HP21 7QW. Agria Pet Insurance Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 496160.

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See your policy booklet for full details.