Everything you need to know

Your Pet Insurance Policy Booklet.

Please read this in conjunction with your Certificate of Insurance to understand the cover for your pet.

Plans purchased from
1st August 2026
Plans renewing from
10th October 2026

This booklet contains:

- Policy Summary
- Terms and Conditions

v.08.2026

Welcome

Thank you for insuring with Petplan, we're delighted you and your pet are part of the family.

Petplan is proud to be marking half a century of caring for pets. Since launching in 1976, they have been committed to helping pets live their happiest, healthiest lives supporting generations of pet owners along the way. Today, Petplan is the UK's leading pet insurer proudly insuring over 1.3 million pets. Since 1976 they have insured over 25 million pets

If the unexpected happens and you need to make a claim, rest assured we will make it quick and easy for you, so you can focus on your pet's treatment and recovery. Our speedy, digital claims enable you to get the best care for your pet fast.

Petplan was started by a pet owner who realised there was a need for insurance to help cover the cost of vet bills. Over 50 years later our approach remains the same – we want you to claim if your pet needs treatment and we never charge more for claiming. The price of your plan will increase as your pet gets older, but you won't pay more for claiming.

The details of the cover your policy provides are included in this booklet as well as useful information to make claiming as straightforward as possible.

We are here to support you and your pet if you need us.

The Petplan Team

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Claims Pricing Guarantee

Claims Pricing Guarantee

We guarantee that **we**'ll never charge **you** more for claiming. **Your** price will increase every year as **your pet** gets older, but with Petplan **you** won't pay more for claiming. In fact, if **your pet** needs treatment **we** want **you** to claim.

Our pricing approach is different to most other pet insurance and one of the reasons why most of customers renew each year.

How your premium will change

Your premium will increase every year. This is because of a number of factors, such as the greater risk of illness as **your pet** gets older and the cost of vet bills increasing over time.

Our *Claims Pricing Guarantee* means that **we**'ll never charge **you** more for claiming. This is why, if **your pet** needs treatment **we** want **you** to claim.

Your Pet Insurance Policy - Policy Summary

This policy summary does not contain the full Terms and Conditions of **your** policy. **You** may have additional cover listed on **your** Certificate of Insurance Animal Details; full details of these benefits can be found in **your** Terms and Conditions.

What type of insurance is this?

This policy covers the cost of Veterinary Fees if your pet is injured or becomes ill. Providing you continue to pay the premium, each injury or illness will be covered for 12 months starting from the date the injury happened or the date the illness was first noticed.

Who is the insurer?

Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U is authorised by Directorate-General for Insurance and Pension Funds to operate as Insurer, registration key C0810

How long does my policy run for?

This policy will remain in force for 12 months from the date it starts and for any period which you renew as long as you continue to pay the premium.

What are the significant features and benefits of my pet's policy?

Veterinary Fees	This section covers **veterinary treatment** needed to treat **injury** and **illness,** including **veterinary fees** during **journey in the agreed countries**. **We** will also cover **physiotherapy** and **treatment of a behavioural illness** when carried out by a **member of a veterinary practice**. Each **injury** and **illness** is covered for a period of **12 months.**	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance Animal Details.
Death from Injury	If **your pet** dies in Spain due to an **injury**	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance
Death from Illness	If **your pet** dies in Spain due to an **illness**	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance
Euthanasia & Disposal of Remains	The costs of having **your pet** put to sleep and disposal of the body	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance
Theft with violence	If **your pet** is stolen with violence in Spain and cannot be found, this section covers the price **you** paid for **your pet** (or the **market value** if **you** have no formal proof of how much **you** paid or if **you** did not pay for **your pet**).	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance
Advertising cost for Theft or Straying	The cost of advertising for recovering **your pet** and boarding if it cannot be returned to **you** immediately	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance
Boarding Fees	The cost of boarding **your pet** at a licensed boarding establishment or someone looking after **your pet** while **you** are in hospital	The maximum benefit you can claim for each injury and illness is shown on your Certificate of Insurance

What are the significant exclusions and limitations of my pet's policy?

This section covers the significant exclusions and limitations of the policy. Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.

- **Your insurance does not cover:**
  - **a) any illness which starts in the first 30 days of the policy, even if illness did not show clinical signs or**
  - **b) any injury which happened in the first 15 days of the policy, or**
  - **c) any pre-existing conditions. If your pet was injured or ill at any time before your insurance started, even if illness did not show clinical signs, we will not cover any costs relating to that injury or illness.** This applies in all cases whether or not:
    - The **injury** or **illness** occurs in the same, or different parts of **your pet**'s body.
    - **You** knew, when starting cover for **your pet**, that **you** would need to make a claim for the **clinical sign /injury/illness**

  See 'What we will not pay - applying to Veterinary Fees' - points 1 and 2 and 'What we will not pay - applying to Death from Injury and Death from Illness' - points 2 and 3.
- **This policy covers an injury or illness for 12 months only. The 12 months starts on the date the injury happened or the illness was first noticed and after this time we will not cover any further claims for that or any related injury or illness.**
  See 'What we will not pay - applying to Veterinary Fees' - points 3, 4 and 5, and 'What we will not pay - applying to Death from Injury and Death from Illness' - points 5 and 6
- **The Veterinary Fees excess is the amount you have to pay towards the cost of your pet's treatment.**
  The excess is a fixed amount and is shown on your Certificate of Insurance Animal Details. The excess will be deducted from the first claim for that injury/illness.
- **You must send us your Veterinary Fees claim(s) within one year of the treatment start date. See 'Claiming - When to claim under Veterinary Fees"**
- **Your policy covers the cost of treatment for a dental injury or illness providing your pet had a dental examination carried out by a vet in the 12 months before the injury happened or the illness was first noticed. See 'What we will not pay - applying to Veterinary Fees' - point 18.**
- **Cover for Death from Illness will stop on your dog's 8th birthday or cat's 10th birthday. This cover is not available for rabbits. See 'What we will not pay - applying to Death from Injury and Death from Illness'.**

Can I cancel my policy?

If after receiving **your** Certificates of Insurance and policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy. In this case **we** will cancel **your** policy and **you** will receive a full refund of any premium paid, if no claims have made. a. If you cancel outside the 14-day cancellation period and the premium becomes due, you may not receive a refund of your premium. In accordance with the Law 22/2007, of July 11, on the distance marketing of consumer financial services.

Full details of the cancellation rights can be found in **your** policy Terms and Conditions

How do I make a claim?

You must notify **us** a claim from **our** website **www.petplan.es** Fill in **our** online claim form and upload required supporting documentation, according to instructions.

You buy the policy directly from our website **www.petplan.es**. After buying the policy, every client has a personal and private area on the website **www.petplan.es**. To access the personal area, each client has unique username and password. From your personal area, **you** can view and manage **yo**ur policy, receipts and claims.

A claim can only be made exclusively through the personal area, identifying yourself with **your** unique username and password and entering the data that will be required following the instructions provided. It is necessary you to answer some questions about the incident and expressly authorize contact with their veterinarian and also confirm personally and expressly that the information provided is correct.

How do I make a complaint?

If you have a complaint, please contact our Complaints Team at:

Petplan Customer Service Department C/ Aviación 18-1ª Planta
41007 Sevilla. Spian
Or an email to: atencioncliente@petplan.es

If **we** are unable to resolve the problem, **you** may submit **your** complaints to Telefonica Customer Service Department, by writing to:

Telefónica Seguros - A/A Dpto. Atención al Cliente
Distrito Telefónica Edificio Oeste 2, Plta. 2ª -Ronda de la comunicación s/n
28050 Madrid, Spain

In the event, the claimant disagrees with the decision taken by any of the above-mentioned bodies or receives no response within a period of two months, he or she may submit the complaint by writing to the Claims Service of the Directorate-General for Insurance and Pension Funds at:

Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones
Paseo de la Castellana, 44,
28046 Madrid, Spain

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Your Pet Insurance Policy - Terms and Conditions

Written in Plain English

Details of your pet's cover are outlined in these Terms and Conditions. The section is only included if it is shown as covered on your Certificate of Insurance Animal Details. We recommend you check your pet's cover and contact us as soon as possible if this is not as expected

These Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance Policy Details, Certificate of Insurance Animal Details and **your** internet application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificates of Insurance and insurance Product Information Document, together with these Terms and Conditions

The member state responsible for controlling the entity's insurance activity is Spain, and the control authority is the General Directorate of Insurance and Pension Funds. The legislation applicable to the contract is Spanish.

This insurance contract is governed by the provisions of the General, Particular and Special Conditions and, unless otherwise agreed that is more beneficial for the insured, by the provisions of the Insurance Contract Law (Law 50/1980, of 8 of October), and other applicable legislation.

If the content of the contract differs from the insurance proposal or the agreed clauses, the Policyholder may make a claim to the Company within a period of one month, counting from its delivery, to correct the existing divergence. After this period, without making the claim, the provisions of the policy will apply.

Definitions

If **we** explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions. For ease, **you**'ll see that these words appear in bold throughout.

12 months:	365 days calculated from and including the date an **injury** happened or the first **clinical signs** of an **illness** were noticed.
Accident:	An injury suffered by the insured animal during the life of the policy, arising from a violent, sudden, external cause unrelated to the intent of the insured.
Agreed countries:	Any European Union member States including the United Kingdom, Andorra, Switzerland, Iceland, Liechtenstein, Monaco, San Marino, and Vatican City, and Norway
Behaviour modification programme:	A programme written by a **member of a veterinary practice** programme behaviourists detailing specific techniques to be used and action to be taken with the aim of permanently changing **your pet**'s behaviour.
Clinical Signs	A change from a healthy state, bodily function or behaviour
Elective treatment, diagnostic or procedure:	Any treatment, diagnostic or procedure **you** request, which the vet confirms is not necessary

Excess: The Veterinary Fees excess is the amount you have to pay towards the cost of your pet's treatment.
The excess is a fixed amount and is shown on your Certificate of Insurance Animal Details. The excess will be deducted from the first claim for that injury/illness.

Family: **Your** husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, sons, daughters, grandsons and granddaughters.

Home: The place in **Spain** where **you** usually live.

Illness: Any change(s) to a normal healthy state, sickness, disease, defects and abnormalities,

Illness which starts In the first 30 days of cover: This is any **illness** which starts during the first 30 days of your pet's first policy year, even if **illness** did not show clinical signs.
It's also any illness that:

- Has the same diagnosis or **clinical signs** as the **illness** that started in the first 30 days.
- Is caused by or relates to the **clinical signs** or **illness** that started in the first 30 days.

This applies in all cases regardless of whether the symptoms present in the same or different parts of your pet's body,

This applies in all cases whether or not:

- The **injury** or **illness** occurs in the same, or different parts of **your pet**'s body.
- **You** knew, when starting cover for **your pet**, that **you** would need to make a claim for the **clinical sign /injury/illness**

Immediate family: **Your** husband, wife, civil partner, partner, parents, sons and daughters.

Injury: Accidental physical damage or trauma caused immediately by an external source. Not any physical damage or trauma that happens over a period of time.

Journey in the agreed Countries Travel from **your home** to any of the **agreed countries** for a maximum of 90 days for all journeys in the **agreed countries** in the **policy year**. This includes the duration of **your** holiday or business trip and any travel in and between **agreed countries** and return journey to **your home**.

Market value: The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time **you** took ownership of **your pet**.

Maximum benefit: The most **we** will pay in a section of **your** pet's cover during the policy year as shown on **your** Certificate of Insurance

Member of a veterinary Practice: Any person legally employed by a **veterinary** practice under a contract of employment.

Personal circumstances: Circumstances about **you**, **your family** or **your pet** that you have limited or no control over. Some examples of personal circumstances are a lack of transport, **your pet**'s size or behaviour, **your** home environment, **your** or **your family**'s working hours, **your** child-care arrangements, **your family**'s other commitments, etc

Physiotherapy: **Physiotherapy** (not including hydrotherapy) carried out by a **member of a veterinary practice**

Policy year: The time during which **we** give cover as shown on **your** Certificate of Insurance Policy Details. This is normally 12 months.

Pre-existing condition: This is any **injury** that happened or any **illness** which started, even if no clinical signs were shown, before your pet's cover started.
It is also any **injury** or **illness** that:

- Has the same diagnosis or **clinical signs** as an **injury**, **illness** or **clinical sign your pet** had**,** before cover started.
- Is caused by, relates to, or results from, an **injury**, **illness** or **clinical sign your pet** had, before cover started.

This applies in all cases whether or not:

- The **injury** or **illness** occurs in the same, or different parts of **your pet**'s body.
- **You** knew, when starting cover for **your pet**, that **you** would need to make a claim for the **clinical sign /injury/illness**

Treatment of a behavioural illness: The treatment of a change(s) to **your pet's** normal behaviour that is caused by a mental or emotional disorder which could not have been prevented by training and/or spaying/ castration. Treatment must be carried out by a **member of a veterinary practice**

Vet: Registered Veterinary Surgeon

Vet Clinical history This is a record of all interactions a **vet** or vet nurse has had with **your pet** and can be obtained from each **vet** or vet practice that **you**'ve consulted with about him/her

Veterinary fees: The amount **vets** in general or referral practices usually charge

Veterinary treatment: The cost of the following when required to treat **injury** and **illness**

a) Any examination, consultation, advice, test, x-ray, diagnostic procedure, surgery and nursing carried out by a **vet**, a veterinary nurse or another **member of the veterinary practice** under the supervision of a **vet**, and
b) Any medication legally prescribed by a **vet**.

We, us, our: **Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U** is authorised by Directorate-General for Insurance and Pension Funds to operate as Insurer, registration key C0810 and VAT Registration Code Number A05362645. Registered offices are in Madrid, Ronda de la Comunicación s/n, Edificio Oeste 2, planta 2ª, Postal Code 28050 Madrid (Spain

You, your: The person named on the Certificate of Insurance Policy Details. The policyholder

Your pet: The dog, cat or rabbit named on the Certificate of Insurance Animal Details.

General Conditions that apply to all section of your policy

1. Conditions of the policy:

You must keep to the General Conditions and Special Conditions to have the full protection of **your** policy. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim. The policyholder must complete the application form - Questionnaire, before buying the Policy.

In case of reservation or inaccuracy in your declaration, we may cancel the policy within one month. If the incident occurs before we have cancelled the policy, the claim payment will be reduced proportionally to the difference between the agreed premium and the one that would have been applied if the true nature of the risk had been known. In case of fraud or serious negligence, we will not pay any claim.

Pets' Age & Types

Dogs, cats and rabbits can be insured. All of them must be a minimum age of 2 months and a maximum of 7 years for dogs and cats, and a maximum of 5 years for rabbits at the moment of purchasing the policy.

Insured pets can remain insured at any age, as long as the policy continues to be renewed.

Other pet's breed not shown on the breed listing at the time of purchasing the policy are not able to be insured

- **Pet Identification:** Your pet must be identified with a microchip or similar. If you do not comply with this condition, claims will not be covered by the policy.
  Identification data of the pet to be insured must coincide with the official data showed at pet's health card or pet's passport and registered at the Spanish Network for Pets' Identification (REIAC), or similar. If they do not match, aforementioned official data will be taken as correct.

2. Caring for your pet:

- Throughout the **policy year you** must take all reasonable steps to maintain **your pet's** health and to prevent **injury, illness** and loss. If there is a disagreement between **you** and **us** as to what reasonable steps are, the details will be referred to an independent vet mutually agreed upon.
- **Dental care: You** must arrange and pay for **your pet** to have a yearly dental examination and any treatment normally recommended by a **vet** to prevent **injury** or **illness**. Any treatment recommended as a result of the dental examination must be carried out within 3 months of the dental examination
- **Vaccines: You** must keep **your** pet vaccinated against the following:
  a. **Dogs** - Distemper, hepatitis, leptospirosis, parvovirus, leishmaniasis, and rabies.
  b. **Cats.-** panleukopenia, rhinotracheitis, calicivirus, feline leukemia and rabies.
  c. **Rabbit:** myxomatosis and viral haemorrhagic disease

Your pet must be up to date with its official schedule of vaccinations and have received any others that the health authorities deem it necessary to administer at a given time
If **you** do not keep **your pet** vaccinated, properly and on time, **we** will not pay any claims that result from any of the above **illnesses**

3. Paying your premium:

Policy premium is annual and its payment will be made in accordance with the provisions of the Certificate of Insurance. The insurer is entitled to the full annual premium.

If you do not pay the first premium on its due date, we will have the right to suspend or cancel the policy, or to demand payment of unpaid premiums

Your pet is only covered under this policy if **you** pay the premium. If **you** pay the yearly premium and **you** miss an instalment, **you** must pay the outstanding amount within 30 days of the date the instalment was due to be paid. If **we** do not receive **your** payment within 30 days of the date the premium was due, **your** insurance will automatically stop, and **we** will make no further claim payments, and we will have the right to suspend or cancel the policy, or to demand payment of unpaid premiums

If we do not demand payment within 6 months of the date the premium was due, that means the policy is cancelled

If we cancel the policy, we will not refund any amount.

If **your** policy stops because **you** have not paid the premium, **your** policy will be reinstated 24 hours after the payment has been done.

When **we** settle **your** claim, **we** will deduct from the claim, any amount due to **us**, including deferred and unpaid installments of the annual premium.

4. Renewing your policy:

When **your** policy is due for renewal **we** will renew it for **you** automatically, to save **you** the worry of remembering to contact **us** before the renewal date.

We will write to **you**, at least 60 days before the policy expires with full details of **your** premium and policy conditions for the next **policy year**.

If **you** do not want to renew this policy, **you** must notify **us** at least 30 days before the renewal date.

5. Changes at renewal:

If **we** offer further periods of Insurance, and following legal procedures that correspond, **we** may change the premium, **excesses**, policy Terms and Conditions and Certificate of Insurance.

We have the right not to invite renewal and **we** will notify **you** in writing of any such action, at least 60 days previous to renewal date.

6. Changes during the policy year:

Changes will only be made to **your** policy at renewal, **we** will not change the cover **we** provide for **your pet** during the **policy year**, unless:

a. **You** decide to change **your pet's** cover.

b. **You** did not tell **us** about something, that affects the risk calculation, when **we** previously asked.

c. **You** provided **us** with inaccurate information when previously asked, regardless of whether or not **you** thought it was accurate at the time

Pet breed and age affect the risk calculation. Identification data of the pet to be insured must coincide with the official data showed at pet's health card or pet's passport and registered at the Spanish Network for Pets' Identification (REIAC),, or similar. If they do not match, aforementioned official data will be taken as correct. If the pet's breed or age not shown on the breed listing at the time of purchasing the policy, the pet is not able to be insured. So the policy will be cancelled and no claims will be paid

7. Claiming:

a. **We** will not guarantee on the phone or email if **we** will pay a claim. **You** must notify **us** a claim from **our** website **www.petplan.es** Fill in **our** online claim form and upload required supporting documentation, according to instructions. Once we've received a fully completed claim form and all of the supporting information, we'll assess your claim and only then will we be able to let you know if we'll pay the claim.

b. To make a claim:

- it must be made from your customer area,
- it must to be duly completed
- it must be uploaded all required documentation

Then, it can be evaluated, and we will contact you by email to inform you of the evaluation.

Claims resolutions will always be communicated by email and in Spanish.

Information about "how to make a claim" can be found on page 22

c. When **you** make a claim, **you** agree to give **us** any information **we** may reasonably ask for. If the information is not provided, claim may be denied

d. **We** will not make any payment for any claim that results from an incident which is covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them

e. If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.

8. Veterinary information:

You agree that any **vet** has **your** permission to release any information **we** ask for about **your pet**. If the **vet** makes a charge for this, **you** must pay the charge.

9. Exclusions applicable to your pet:

a. **Any injury which happened or illness which started, even if no clinical signs were shown, before your pet's cover started is a pre-existing condition and something which will never be covered**

by your insurance.

b. **Your policy does not cover any illness which started in the first 30 days of your pet's coverage, even if no clinical signs were shown, neither you knew, that you would need to make a claim for the clinical sign /injury/illness. This 30-day period is only applicable to the first year of the policy.**

10. Travel cover:

a. Some sections of **your** policy provide travel cover. The travel cover is limited to the **agreed countries** for a maximum of 90 days in each **policy year**. While **your pet** is outside of Spain, **you** must follow European Union's regulations regarding the movements of pets.

b. If **your pet** is going to live outside of Spain permanently, you must inform us as soon as possible. Your insurance will stop, taking effect from the day **your pet** goes to live outside of Spain.

c. Claims will be paid in euros, based on the mid-market exchange rates in use at the time the costs were incurred.

11. Jurisdiction:

a. Spanish law applies to this insurance contract.

b. Unless **we** agree otherwise the language of the policy and all communications relating to it will be in Spanish.

c. All the information and documentation available in the English version of Terms & Conditions and Certificate of Insurance is provided for informational purposes only. In the event of a discrepancy between the content of the English version and the original Spanish version, the latter shall take precedence.

12. Your residence:

a. **You** and **your pet** must live in Spain

b. If **your** address, or the address of **your pet**, changes **you** must advise **us** as soon as possible as this may affect the insurance cover provided.

13. Lost pets:

If **your pet** is lost or missing when **you** first take **your** policy, the cover under this policy will not start until **you** are reunited with **your pet** and any incident, **injury** or **illness** which occurs before **you** are reunited will not be covered by **your** policy.

14. Cancellation rights:

a. If after receiving **your** Certificates of Insurance and full policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy, provided no claims have made. In this case **we** will cancel **your** policy and **you** will receive a full refund of any premium paid. If **you** cancel outside the 14-day cancellation period and the premium becomes due, **you** may not receive a refund of **your** premium. In accordance with the Law 22/2007, of July 11, on the distance marketing of consumer financial services.

b. **We** may cancel **your** policy within one month of becoming aware of the inaccuracy in the declaration of risk or not communication to **us** its aggravation. In addition, we may refuse any claim if **you** have been dishonest or fraudulent in any dealings with **us** or **your vet** has advised that **you** have been negligent towards **your pet**. **We** will give **you** 30 days' notice in writing to the last address **you** have given **us,** and **you** will not receive the return of **your** premium

c. Policy premium is annual and its payment will be made in accordance with the provisions of the Certificate of Insurance. If you do not pay the first premium on its due date, we will have the right to suspend or cancel the policy, or to demand payment of unpaid premiums, in accordance with the provisions of point 3 "Paying your premium"

d. If your pet dies, we will cancel the policy from the date of death.

In this case, if during the policy year in which your pet died no claim has been processed, the right to the unconsumed premium will be maintained for 12 months, so that you can insure a new pet.

In other case, you will be receive the portion of the unused premium that corresponds to the coverage period after the date of death.

If **your** policy is cancelled or comes to an end for any reason all cover for **your pet** will stop on the date the policy is cancelled/ends and no further claims will be paid. If you want to continue covering an illness or accident up to the limits offered by the policy, you must renew the policy.

Cover

At Petplan, we're proud of the insurance we provide for pets - in fact, we're the world leader in pet insurance. In return for the correct premium, we will provide cover for the following sections if they are shown on your Certificate of Insurance Animal Details

Section 1 - Veterinary Fees

Cover under this section applies in **Spain** and **agreed countries** only

What we will pay

The cost of **veterinary fees** for the **veterinary treatment your pet** has received to treat **injury** and **illness.**

When referred and endorsed by **your vet**, this section also covers the cost of **physiotherapy** to treat **injury** and **illness** and the **treatment of a behavioural illness.**

Each **injury** and **illness** is covered for:

- **12 months** starting from the date during the **policy year** the **injury** happened or the **clinical signs** of the **illness** were first noticed, providing **you** continue to pay the premium or
- Until the **Maximum Benefit** is reached,

Whichever happens first.

What you pay

The **excess** shown on **your** Certificate of Insurance Animal Details

What we will not pay - applying to Veterinary Fees

1. **The cost of any treatment for a pre-existing condition.**
2. **The cost of any treatment for an illness which starts in the first 30 days of cover or for an injury which happens in the first 15 days of cover.**
3. **The cost of any treatment your pet receives more than 12 months after the date the injury happened, or the illness first showed clinical signs**
4. **The cost of any treatment resulting from an injury or illness, if the clinical signs are the same as the clinical signs of an injury which happened or illness which first showed clinical signs more than 12 months before**
5. **The cost of any medicines or materials prescribed or supplied to be used more than 12 months after the date the injury happened, or the illness first showed clinical signs**
6. **The cost of any treatment to prevent injury or illness.**
7. **The cost of any elective treatment, diagnostic or procedure or any treatment that you choose to have carried out that is not directly related to an injury or illness, including any complications that arise.**
8. **The cost of killing and controlling fleas and the cost of general health improvers.**
9. **The cost of any treatment in connection with breeding, pregnancy and giving birth.**
10. **The cost of any vaccination, other than the cost of treating any complications that arise from this procedure.**
11. **The cost of treating any injury or illness deliberately caused by you or anyone living with you or, while on a journey in the agreed countries, anyone travelling with you.**
12. **The cost of any additional veterinary attention required because you are unable to administer**

medication due to your pet's behaviour or your personal circumstances.

13. The cost of a house call unless the vet confirms that your pet is suffering from a serious injury or illness and that moving your pet would either endanger its life or significantly worsen the serious injury/illness
14. Extra costs for treating your pet outside usual surgery hours, unless the vet confirms an emergency consultation is essential, regardless of your personal circumstances.
15. The cost of hospitalisation and any associated treatment, unless the vet confirms your pet must be hospitalised for essential treatment, regardless of your personal circumstances.
16. The cost of buying or hiring equipment or machinery or any form of housing, including cages.
17. The cost of grooming, de-matting or bathing your pet, other than bathing when a substance is being used which, according to manufacturer's guidelines, can only be administered by a member of a veterinary practice.
18. The cost of dental treatment unless your pet had a dental examination carried out by a vet in the 12 months before the clinical signs of the injury or illness were first noted.
19. The cost of any treatment if a claim has not been submitted within one year of your pet receiving treatment.
20. More than the Veterinary Fees Maximum Benefit for each injury and illness.
21. The cost of any food, including food prescribed by a vet, unless it is:
    - Used to dissolve existing bladder stones and crystals in urine, which is limited to a maximum of 40% of the cost of food for up to 6 months. A diagnostic test must be carried out to confirm the presence of the stones/crystals.
    - Liquid food, used for up to 5 days while your pet is hospitalised at a veterinary practice, providing the vet confirms the use of the liquid food is essential to keep your pet alive.
22. The cost of pheromone products, including DAP diffusers and Feliway, unless used as part of a structured behaviour modification programme, and then limited to a maximum period of 6 months.
23. The cost of spaying and castration for the treatment of a behavioural illness.
24. The cost of spaying (including spaying following a false pregnancy) or castration, unless:
    - The procedure is carried out when your pet is suffering from an injury or illness and is essential to treat the injury or illness, or
    - The costs claimed are for the treatment of complications arising from this procedure.
25. The cost of any treatment in connection with a retained testicle(s) if your pet was over the age of 12 weeks when cover started
26. The cost of surgical items that can be used more than once.
27. The cost of hydrotherapy, acupuncture, homeopathy, chiropractic manipulation, osteopathy or any other complementary or alternative treatment. This includes any veterinary treatment specifically needed to carry out the particular complementary or alternative treatment.
28. The cost of a post-mortem examination.
29. The cost of transplant surgery, including any pre- and post-operative care.
30. The cost of any prosthesis, including any veterinary treatment needed to fit the prosthesis, other than hip, knee and/or elbow replacement(s).
31. The cost of any treatment while on a journey in the agreed countries if:
    - A vet believes the treatment can be delayed until your pet returns home, or
    - The journey in the agreed countries was made to get treatment abroad.
32. The cost of treatment that is part of a clinical trial. For the purpose of this insurance, a clinical trial is a research project testing new treatment.
33. The cost of transporting your pet, including any costs to get your pet to, or from, any veterinary practice.
34. The cost of veterinary treatment after a hunting accident involving a firearm
35. Prevention: You must arrange for a vet to examine and treat your pet as soon as possible after it shows clinical signs of injury or illness and follow any advice they give. If you do not follow the vet's advice treatment, we will not pay any claims relating to that injury or illness. If there is a disagreement between you and us as to what reasonable steps are, the details will be referred to an independent vet mutually agreed upon.
36. We don't cover the cost of any administration fees or other charges. This includes fees for the completing or submitting claims, or for supplying supporting documentation.

Please also read 'Special Conditions - applying to Veterinary Fees'

Special Conditions - applying to Veterinary Fees

1. The maximum amount **we** will pay for the cost of treatment of each **injury** and **illness** is the **Maximum Benefit** that applies on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed
2. The period of **12 months** and the **Maximum Benefit** will always start or be calculated from the date in the **policy year**:
   a. The **injury** first happened, or the **clinical signs** of an **illness** were first noticed, or
   b. An **illness** with the same diagnosis or **clinical signs** was first noticed.

   No matter how many times the same **injury, illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body.
3. If a number of **injuries, illnesses** or **clinical signs** are:
   a. Diagnosed as one **injury** or **illness**, or
   b. They are caused by, relate to, or result from, another **injury, illness,** or **clinical sign**,

   One period of **12 months** or one **Maximum Benefit** will apply to the treatment received for all the **injuries, illnesses** or **clinical signs**.

   In this case the period of **12 months** and the **Maximum Benefit** will start or be calculated from the first date in the **policy year**:
   - Any of the **clinical signs** or any of the **illnesses** were noticed, or
   - Any of the **injuries** happened
4. After **we** have paid the cost of treatment for **12 months** or the **Maximum Benefit** for an **injury, illness** or **clinical sign(s), we** will not pay the cost of any more treatment for:
   a. The same **injury** or **illness,**
   b. The same **clinical sign(s),**
   c. An **injury** or **illness** with the same diagnosis or **clinical sign(s)** as the **illness** or **clinical sign(s) we** have paid the limit for, or
   d. An **injury** or **illness** that is caused by, relates to, or results from, an **injury**, **illness** or **clinical sign** that **we** have paid the limit for.
5. **We** may refer **your pet's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your pet** to be examined by this **vet**
6. If **you** decide to take **your pet** to a different **vet** for a second opinion because **you** are unhappy with the diagnosis or treatment provided, **you** must tell **us** before **you** arrange an appointment with the new **vet**. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet we** choose. If **we** decide the diagnosis or treatment currently being provided is correct, **we** will not cover any costs relating to the second opinion.
7. It is **your** responsibility to ensure the veterinary practice is paid within the required time frame, regardless of, when it is subsequent reimbursed by **us**:
   - If an additional charge is added to the cost of treatment due to the late payment of fees, **we** will deduct this charge from the claim settlement.
   - If the veterinary practice provides a discount for paying the cost of treatment within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct. the discount, which would have been provided, from the claim settlement.

Section 2 - Death from Injury

Cover under this section applies only for dogs and cats and only in Spain

What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **injury**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less. If **you** did not pay for **your pet, we** will pay the **market value**

Section 3 - Death from Illness

Cover under this section applies only for dogs and cats and only in Spain

What we will pay

The price **you** paid for **your pet** if it either dies or has to be put to sleep by a **vet** during the **policy year** as a result of an **illness**.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less. If **you** did not pay for **your pet, we** will pay the **market value.**

What we will not pay - applying to Death from Injury and Death from Illness

1. **More than the Maximum Benefit shown on your Certificate of Insurance.**
2. **Any amount if your pet's death results from a pre-existing condition.**
3. **Any amount if your pet's death results from an illness which starts in the first 30 days of cover, an injury which happens in the first 15 days of cover.**
4. **Any amount unless your vet confirms it was not humane to keep your pet alive because it was suffering from an injury that could not be treated or an incurable illness.**
5. **Any amount if your pet dies or is put to sleep more than 12 months after the date during the policy year the injury happened, or the illness first showed clinical signs.**
6. **Any amount if the death results from an injury or illness, if the clinical signs are the same as the clinical signs of an injury which happened or an illness which first showed clinical signs more than 12 months before your pet's death.**
7. **Any amount if the death results from breeding, pregnancy or giving birth.**
8. **Any amount if the death results from an illness in any dog aged 8 years or over or any cat aged 10 years or over or any rabbit.**
9. **Any amount if a claim has not been submitted within one year of your pet's death.**
10. **Any amount if your pet is put to sleep due to a behavioural illness or problem**

Special Conditions - applying to Death from Injury and Death from Illness

1. The period of **12 months** will always start from the date in the **policy year**:
   a. The **injury** first happened, or the **clinical signs** of an **illness** were first noticed, or
   b. An **illness**, with the same diagnosis or **clinical signs** as the **illness** or **clinical signs** that caused **your pet** to be put to sleep or caused its death, was first noticed.

   No matter how many times the same **injury**, **illness** or **clinical signs** are noticed or happen in, or on, any part of **your pet's** body
2. **If a number of injuries**, **illnesses or clinical signs are:**
   a. Diagnosed as one **injury** or **illness**, or
   b. Caused by, relate to, or result from, another **injury**, **illness** or **clinical sign**,

   The period of **12 months** will start from the first date in the **policy year**:
   - Any of the **clinical signs** or any of the **illnesses** were noticed, or
   - Any of the **injuries** happened.

Section 4 - Euthanasia & Disposal of Remains

Cover under this section applies only for dogs and cats and only in Spain

What we will pay

The costs of having **your pet** put to sleep, including any veterinary consultation/ visit or prescribed medication specifically needed to carry out the procedure and the cost of disposal of the body

When the **vet** considers such to be necessary as a result of the following:

- If it is recommended owing to the nature of the **injuries** suffered as the result of an **accident**
- If it is recommended owing to the irreversible physical deterioration of **your** pet as the result of ageing or **illness**

What we will not pay - applying to Euthanasia & Disposal of Remains

1. **More than the Maximum Benefit shown on your Certificate of Insurance**
2. **Any amount if your pet's death results from a pre-existing condition.**
3. **Any amount if your pet's death results from an illness which starts in the first 30 days of cover, an injury which happens in the first 15 days of cover.**
4. **Any amount if your pet dies or is put to sleep more than 12 months after the date during the policy year the injury happened, or the illness first showed clinical signs.**
5. **Any amount if the death results from an injury or illness, if the clinical signs are the same as the clinical signs of an injury which happened or an illness which first showed clinical signs more than 12 months before your pet's death**.
6. **Any amount if the vet's opinion does not reflect the causes specified**
7. **The cost of having your pet cremated or buried.**
8. **Any amount if a claim has not been submitted within one year of your pet's death**

Section 5 - Theft with Violence

Cover under this section applies in Spain

What we will pay

The price **you** paid for **your pet** if it is stolen with violence during the **policy year** and is not recovered.

If **you** have no formal proof of how much **you** paid, **we** will pay the **market value** or purchase price, whichever is less.

If **you** did not pay for **your pet, we** will pay the **market value**

What we will not pay - applying to Theft with Violence

1. **More than the Maximum Benefit shown on your Certificate of Insurance**
2. **Any amount if your pet's theft happens in the first 15 days of cover**
3. **Any amount if a claim has not been submitted within one year of your pet is stolen**
4. **Any amount from a larceny, that means, if someone take your pet but force, threat of force, or putting the victim in fear is not used not by force, threat of force, or by putting the victim in fear**.

Special Conditions - applying to Theft with Violence

1. If **your pet** has not been found within 30 days, please make a claim.
2. If the claim is paid the original pedigree certificate and purchase receipt will not be returned to **you**.
3. If **your pet** is found or returns, **you** must repay the full amount **we** have paid **you**.

Please also read 'Special Conditions - applying to Theft with Violence & Advertising Cost for Theft or Straying'

Section 6 – Advertising Cost for Theft or Straying

Cover under this section applies in Spain

What we will pay

If **your pet** is stolen or goes missing during the **policy year**, **we** will pay:

- The cost of advertising for recovering **your pet** and
- The cost from boarding **your pet,** in the event that it is found it cannot be returned to **you** immediately.

What we will not pay - applying to Advertising Cost for Theft or Straying

1. **More than Maximum Benefit for all incidents during the policy year.**
2. **Any amount if your pet's theft or straying happens in the first 15 days of cover**
3. **Any amount if a claim has not been submitted within one year of your pet going missing**

Special Conditions - applying to Advertising Cost for Theft or Straying

1. Until the **Maximum Benefit** is reached the cost of advertising for recovering **your pet** cost from boarding **your pet,** in the event that it is found it cannot be returned to **you** immediately.
2. **You** must provide **us** with a receipt(s) for any amount which **you** are claiming for. Any costs not supported by a receipt will not be covered by this insurance.
3. To submit a claim for Advertising Cost for Theft or Straying **you** must have advertised the loss of **your pet** and when **you** claim **you** must provide **us** with evidence showing the advertising took place

Special Conditions - applying to Theft with Violence & Advertising Cost for Theft or Straying

1. You must take the following steps:

a. As soon as **you** discover **your** pet is stolen/ missing, **you** must tell the appropriate authority and obtain written confirmation of **your** report. Depending on where **you** live the appropriate authority may be **your** local authority or the police.

b. If **your pet** was lost or stolen on a ship, aircraft, train or coach **you** must immediately report the loss to the operator and obtain written confirmation of **your** report.

c. For all missing **pets**, within 5 days of discovering **your pet** is missing **you** must tell at least one veterinary practice in the area where he/she was last seen.

There are other actions **you** can take, which although are not requirements of this insurance, may help to improve the chances of **your pet** returning **home**. This includes notifying local rescue centres, distributing flyers and searching the local area.

Section 7 - Boarding Fees

Cover under this section applies in Spain

*In this section, **'you'** means **you** or **your** husband, wife, civil partner or partner*

What we will pay

The cost of boarding **your pet** at a licensed boarding establishment or 5 € a day towards the cost of someone looking after **your** pet while **you** are in hospital during the **policy year**

What we will not pay - applying to Boarding Fees

1. **More than the Maximum Benefit for all hospitalisation during the policy year.**
2. **Any amount if you are in hospital for less than 4 consecutive days during each hospital stay.**
3. **Any amount if the person looking after your pet lives with you or is a member of your family.**
4. **Any costs resulting from you going into a hospital because of an injury or illness first occurring or showing symptoms before your pet's cover started, or happens in the first 15 days of cover**
5. **Any costs resulting from you being pregnant, giving birth or any treatment that is not related to an injury or illness.**
6. **Any costs resulting from you going into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or a self-inflicted injury.**
7. **Any costs resulting from care in a nursing home or from convalescence care that you do not receive in a hospital.**
8. **Any costs if a claim has not been submitted within one year of the stay in hospital**.

General Exclusions

The following exclusions apply to all sections of the policy:

1. **Your pet's age:**

   Dogs, cats and rabbits can be insured.

   All of them must be a minimum age of 2 months and

   - **a maximum of 7 years for dogs and cats, at the moment of purchasing the policy**
   - **and a maximum of 5 years for rabbits at the moment of purchasing the policy.**

   . Insured pets can remain insured at any age, as long as the policy continues to be renewed

2. **Your pet's use**:

   Dogs used for security, guarding, track racing or coursing. Guide dogs and dogs that perform a guarding role within the family home, consistent with their role as a pet, are able to be insured

3. **Your pet's breed**:

   Any dog that is, or is crossed with Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid and any other pet's breed not shown on the breed listing at the time of of purchasing the policy

4. **Your Pet's identification**

   Any pet that is not registered and bear the microchip identification number assigned to it.

5. **Laws and regulations**:

   a. **Any amount if you break the Spanish and European Union laws or regulations, including those relating to animal health or importation.**
   b. **Any amount if your pet is confiscated or destroyed by government or public authorities as well as in cases of epidemic declared by public authorities or if a government or another official body orders that your pet must be vaccinated against illness as part of a compulsory mss vaccination programme.**
   c. **Any costs caused because government or public authorities have put restrictions on your pet.**

6. **Miscellaneous:**

   a. **Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism**
   b. **Any amount caused by radiation, nuclear explosion, nuclear fallout or contamination by radioactivity**
   c. **Any amount that results from a disease transmitted from animals to humans**

7. **When your pet is on a journey in the agreed countries:**

   a. **Any amount if you do not follow the rules of the European Union regarding movement of pet animals**
   b. **Any journey in the agreed countries you take your pet on against a vet's advice or your pet less than 12 weeks old**
   c. **Any costs caused because any foreign government or public authority has put restrictions on your pet**

Fraud

Fraud increases **your** premium and the premiums of all policyholders. If **you**:

- Provide **us** with false information or documents,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We will not pay **your** claim and may cancel your policy and inform the relevant authorities and record the details in anti-fraud database. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must payback **us** the full amount including for previously claims already paid, if these were also fraudulent.

Claiming

It's distressing when a much loved pet is ill or injured so **we** do all **we** can to make the claims process as quick and easy as possible. There's lots of useful information on **our** website www.petplan.es where **you** can make a claim or track the progress of an existing claim at **your** convenience

This section tells **you** what **you** will need to send **us** if **you** need to make a claim.

When to claim under Veterinary Fees:

- Claims must be sent to **us** no later than one year after the treatment start date.
- The easiest and fastest way to make a claim, is making once your pet's treatment has been completed; however, you can make a several claims during the vet treatment

HOW TO CLAIM

It's easy to make a claim with Petplan. **You** must notify **us** a claim from **our** website **www.petplan.es** Simply, using your e.mail and passport, fill in **our** online claim form and upload required documents, according to instructions.

Please make sure **your** claim form is completed fully, as **we** need this information in order to process **your** claim. If any information is missing, **we** will ask for **you** which will unfortunately delay **your** claim.

It is important to be aware that **your** insurance does not cover the cost of any supporting documentation.

SUPPORTING DOCUMENTATION

Veterinary Fees:	Please send **us**: • The invoices from the veterinary practice which show what **you** are claiming for • Veterinary report explaining what happened, diagnosis and required treatment which **you** are claiming for. • Pet's health certificate, or pet's passport. • The full **vet clinical history** of your pet could be required. The full clinical history is a record of all visits **your pet** has made to a **vet** and this information can be obtained from each veterinary practice **your pet** has attended. In addition, **we** may require the full clinical history when **you** submit claims for certain conditions but will let **you** know if this is needed once **we** have received **your** claim form • For **Veterinary Fees**, if the claim is for treatment in an **agreed country**, **you** also need to provide the booking invoice for **your journey in the agreed countries** or any other official documents which show the dates of **your journey in the agreed countries**.
Death from Injury, Death from Illness:	Please send **us**: • The death certificate from **your vet**, • The purchase receipt from when **you** bought **your pet**, and • If **your pet** is a pedigree, a copy of the pedigree certificate.
Euthanasia & Disposal of Remains:	Please send **us**: • Certificate signed by the **vet** stating the date and cause of death • **Vet** invoices for both concepts
Theft with Violence:	Please send **us**: • **Pet's** Theft report to the police or relevant authority. • The purchase receipt from when **you** bought **your pet**, and • If **your pet** is a pedigree, a copy of the pedigree certificate • If **you** do not have a purchase receipt or **we** have not paid a **Veterinary Fees** claim under the policy – **your** pet's full clinical history and a recent photograph of **you** and **your pet**.
Advertising Cost for Theft or Straying:	Please send **us**: • Invoice of boarding the lost **pet** in the event that when it is found it cannot be returned to **you** insured immediately. • **Pet's** Theft report to the police or relevant authority, and • The invoices and receipts to show the costs involved, and • Evidence of the advertising carried out to try and find **your pet**.
Boarding Fees:	Please send **us**: • The invoice from the boarding establishment or written confirmation from the person looking after **your pet** • Hospital discharge report

How to exercise your right to withdrawal

In the event that the Policyholder purchases this Policy using exclusively remote communication techniques, the provisions of Law 22/2007, of July 11 will apply.

For these purposes, the Policyholder will have a period of fourteen calendar days following their purchase or receipt of the contractual conditions, if later, to withdraw from the distance contract, without indicating the reasons and without any penalty, as long as has not declared any claim and it has been accepted or is pending resolution, in which case, the Insurer will return the paid Premium in full as soon as possible. If applicable, the part corresponding to the coverage time actually provided by the Insurer in accordance with the contract until the moment of withdrawal.

The Policyholder may contact the Insurer to exercise their right of withdrawal through any of the following channels: at the email address info@petplan.es

Likewise, the Policyholder will have a form to exercise said right.To comply with the withdrawal period, it is sufficient for the communication regarding your exercise of this right to be sent to the Insurer before the 14-day period indicated expires.

The refund will be made using the same payment method used for the initial transaction. Once the notification of withdrawal is received by the Insurer within a period of 14 days, the coverage of the insurance contract will be void.

Once the period has elapsed without the Client exercising the right of withdrawal, the contract will be fulfilled in accordance with the provisions of the particular and general conditions of the Policy.

How we use your data

Responsible for looking after your personal data

In accordance with the current legislation about protection of personal data , and among others, Regulation 2016/679 of the European Parliament and Council on the protection of individuals' personal data, **we** inform **you** that the data **you** provide for the purpose of buying insurance, or making a claim, will be treated by Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U (hereinafter, the "**Responsible**"), which the registered offices are in Madrid, Ronda de la Comunicación s/n, Edificio Oeste 2, planta 2ª, Postal Code 28050 Madrid; with VAT Registration Code Number A05362645

Telefónica Seguros Data Protection Officer's Contact Details are delegadodeprotecciónde datos.telefonicaseguros@telefonica.com

It is forbidden to minors under fourteen years of age to providing personal data without the prior consent of their parents or guardians. If **you** are under fourteen years old and do not have such consent, do not provide personal information or use **our** services.

In any case, **you** will be responsible for the veracity and updating of the data provided through this contract and any activity of insurance.

Purpose for which we use your personal Data and legitimation

Telefónica Seguros, use personal information in the following ways providing services, (including the execution, maintenance and fulfilment of the contractual relationship, which includes, the management of policies, collections, claims, reinsurance, co-insurance, fraud, claims and actuarial data, collected in the application process) and through

other channels such as online forms, telephone (including recording and recording conversations), postal mail, email and / or through any other way, as well as those generated in the provide services, with the following purposes and legal bases that legitimize the treatment:

a. Mandatory and based on the legal relationship:
   I. To verify that **you** meet the conditions and requirements necessary to contract the policy.
   II. To carry out the execution, maintenance and fulfilment of the contractual relationship, which includes, among other things (a) administer policies, collections, claims, reinsurance, co-insurance, fraud, claims and actuarial; (b) communication to Petplan for procedures related to the execution of the contract.
   III. **We** may have a full recording and registration by any means of the conversations that may occur in the formalization of the Policy and those that occur on the level of compliance and provide services by Telefónica Seguros. **You** agree that the same and the retention and registration of the messages do not constitute contravention of the secrecy of telecommunications. Its main purpose is to obtain enough justification of the acceptance by the parties of the commercial relations, even as a means of proof for any judicial proceeding or arbitration between the parties.
b. Mandatory and based on legitimate interest:
   I. To send **you** communications or commercial, advertising and commercial prospecting information, including through emails, SMS, chatbots, and other means of distance communication regarding insurance products or services of Telefónica Seguros, and other companies of the Telefónica Group belonging to Insurance sector of insurance, being able to segment for adapting to **your** tastes and preferences. **You** may oppose the processing of their data for these purposes through the free procedure provided for that purpose by Telefónica Seguros, at the following electronic address: privacidad.telefonicaseguros@telefonica.com
   II. **We** may dissociate, anonymize, pseudonymize and / or encrypt the personal data generated by the service or product hired by **you** for further processing for statistical purposes and its inclusion in databases of statistical studies, claims and big data platform, both own or from third parties
c. Voluntarily and based on the consent that **you** give, for:
   I. To send **you** commercial communications, promotions, survey forms or advertising information, through calls, automatic calls (without human intervention), email or SMS messages referring to other products or services of Telefónica Seguros and other companies of the Telefónica Group belonging to the insurance sector, once the contractual relationship is over.

Sharing personal information. International sharing

We may share **your** personal information with to third parties if it is necessary for the fulfilment of a legal obligation applicable to the Responsible. Telefónica Seguros will share personal information to the Public Administrations, without limitation, administrative bodies in claims management (Directorate General of Insurance and Pension Funds), Control authorities on data protection, telecommunications and information society, Judges, Public Prosecutor's Office, Courts, Court of Accounts or Ombudsman.

Telefónica Seguros will not share personal information to others non-European Union countries

How long we keep personal information

We keep information according to the following rules:

- **We** keep information only for as long as **we** need it to administer the policy, manage **our** business and the periods of possible liabilities that may arise from the contractual relationship or from other legal obligations or as required by law.
- In relation to the sending of advertising information for other products and services of Telefónica Seguros or other companies of Telefónica Group, data will be kept by Telefónica Seguros during the term of the contractual relationship. If **you** agreed this purpose after the termination of the contractual relationship, in this case, the data will be kept for the time necessary to provide such information as long as **you** do not request its deletion.

Exercise your Right: access, rectification, deletion, opposition, limitation to processing,

portability and not being the subject of a decision based solely on automated processing (including the preparation of profiles).

You have the right to ask Telefonica Seguros branch in Spain:(i) to access to **your** personal data; (ii) to rectify or delete them; (iii) to limit; (iv) to opposite; (v) to withdrawal of consent; (vi) the portability and / or (vii) not to be the subject of a decision based solely on automated processing (including profiling), without affecting the legality of the treatment based on the consent prior to its withdrawal.

To exercise any of these rights, **you** will have to indicate the right exercised and providing a photocopy on both sides of **your** ID or legal identity identification document, in one of the following ways: (i) in writing to "Unidad de Privacidad de Telefónica Seguros" in Madrid, Ronda de la Comunicación s/n, Edificio Oeste 2, planta 2ª, Postal Code 28050 Madrid (Spain); or through (ii) by email to: privacidad.telefonicaseguros@telefonica.com

We will respond to **your** request as soon as possible and, in any case, within one month of receiving **your** request. This period may be extended for another two months if necessary, considering the complexity and the number of applications. The responsible will inform **you** of the extension within the first month of the request.

Protection of your rights & Complaints

In any case, **you** have the right to make a Complaint at Agencia Española de Protección de Datos, when **you** disagree with the decision taken by Telefónica Seguros, in the exercise of its rights.

Contact details of Agencia Española de Protección de Datos:

Website: www.agpd.es
Address C / Jorge Juan, 6. 28001 – Madrid
Telephone: 912 663 517.

Making a complain

Our aim is to get it right, first time every time. If **you** have a complaint, **we** will try to resolve it straight away. If **we** are unable to, **we** will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

You may submit a complaint and claims to **Petplan Customer Service Department**, by writing to:

Petplan Customer Service Department
C/ Aviación 18-1ª Planta 41007 Sevilla
atencioncliente@petplan.es

If **we** cannot resolve the complaint, **you** may submit the complaint to Telefonica Seguros Customer Service Department, by writing to:

Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U
Distrito Telefónica Edificio Oeste 2, Plta. 2ª
Ronda de la Comunicación s/n
28050 Madrid

In the event the claimant disagrees with the decision taken by any of the above-mentioned bodies or receives no response within a period of two months, he or she may submit the complaint or claim online from the website of Directorate-General for Insurance and Pension Funds or in writing to the Claims Service of the Directorate-General for Insurance and Pension Funds at:

Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones,
Paseo de la Castellana nº 44,
28046 Madrid

How to contact us

BY TELEPHONE	**910.052.862 / 900.877.676**
BY EMAIL	info@petplan.es
WEBSITE	www.petplan.es
IN WRITING	Petplan® C/ Aviación 18-1ªPlanta 41007 Sevilla (Spain)

Petplan insurance policies are administered by Petplan and underwritten by Telefonica Seguros.

Petplan. is registered in Spain and authorised and regulated by Directorate-General for Insurance and Pension Funds to operate. Registered offices are in Seville, at C/ Aviación 18-1ª Planta, Post Code 41007 Seville (Spain)

Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U is authorised by Directorate-General for Insurance and Pension Funds to operate as Insurer, registration key C0810 and VAT Registration Code Number A05362645. Registered offices are in Madrid, Ronda de la Comunicación s/n, Edificio Oeste 2, planta 2ª, Postal Code 28050 Madrid (Spain)

Additional Services

In the event that this pet health insurance policy has been taken out in conjunction with one or more additional services (such as, but not limited to, reimbursement for vaccinations, the veterinary video-consultation service, the GPS collar or any other supplementary service), such services constitute benefits separate from the insurance contract and shall be governed by the relevant service agreement entered into with Petplan®, as well as by the specific terms and conditions applicable to each of them.

This agreement will be sent to the policyholder together with the Certificate of Insurance of the policy at the time of taking out the policy.