



THE N.A.R.G.C. COMPENSATION FUND

INTRODUCTION

Mindful of the many instances where Fund Members report on and enquire if injury to or loss of their own hunting dog is protected by the Fund and ever mindful of the need for our Compensation Fund to be as all-embracing as possible, this document outlines a proposal which, with overall support, will enable the N.A.R.G.C. Compensation Fund to launch a Dog Protection Scheme.

Subject to the terms, conditions, limitations and exceptions herein contained, the Fund will protect Fund Members against loss of or injury to their dog/s which occurs during any period of protection and for which they have paid the subscription/s later set out.

DEFINITIONS

Any word or expression which is given a specific meaning in this document, will have the same meaning wherever it appears.

Fund Member/You/Your:

The Fund Member named in the Proposal who applies to have injury to or loss of his/her dog/s protected by the Compensation Fund.

Compensation Fund/The Association We/Us/Our:

Shall mean the Compensation Fund operated by the National Association of Regional Game Councils (NARGC)

Your dog:

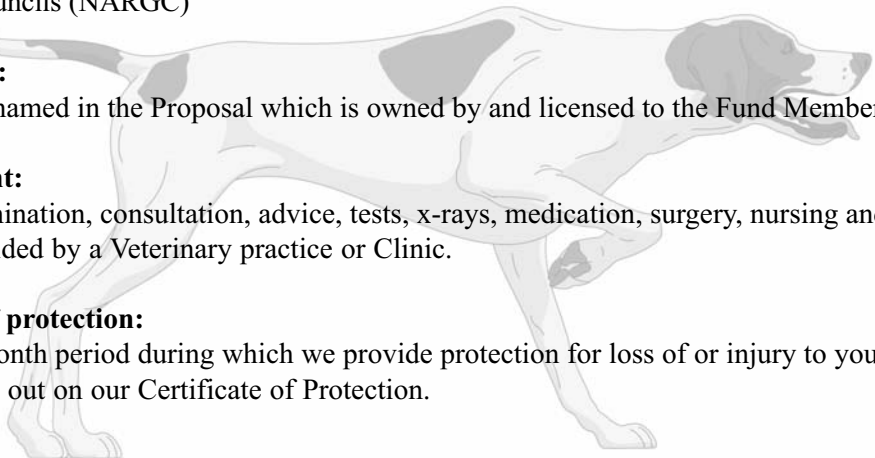
Any dog named in the Proposal which is owned by and licensed to the Fund Member.

Treatment:

Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a Veterinary practice or Clinic.

Period of protection:

The 12 month period during which we provide protection for loss of or injury to your dog as set out on our Certificate of Protection.



Maximum Amount:

The most we will pay during the period of protection as set out on our Certificate of Protection.

Clinical signs:

Changes in the dog's normal healthy state, its bodily functions or behaviour.

Illness:

Sickness, disease and any changes to the dog's normal healthy state.

Market value:

The price generally paid for a dog of the same age, breed and pedigree at the time you got your dog.

GENERAL CONDITIONS

1. Throughout the period of protection, you should take care of your dog and arrange for any treatment normally recommended by a vet to prevent illness or injury.
2. You must arrange for your dog to be kept vaccinated against the following: Distemper, Hepatitis, Leptospirosis and Parvovirus. If you do not keep your dog vaccinated, we will not pay any claims that result from any illness which the dog/s must be vaccinated against.
3. If, when you claim, there is any other insurance or scheme from which you are entitled to payment, we reserve the right to subrogate (share the claim).
4. If you have any legal rights against another person in relation to your claim, we may take action against him/her in your name but at our expense. You must give us all the help you can and provide any documents we ask for.
5. If you make a false or exaggerated claim, our liability to you will immediately cease and we will not make any payment.
6. You agree that any Vet has your permission to release any information we ask for about your dog.

VETERINARY FEES

WHAT WE WILL PAY:

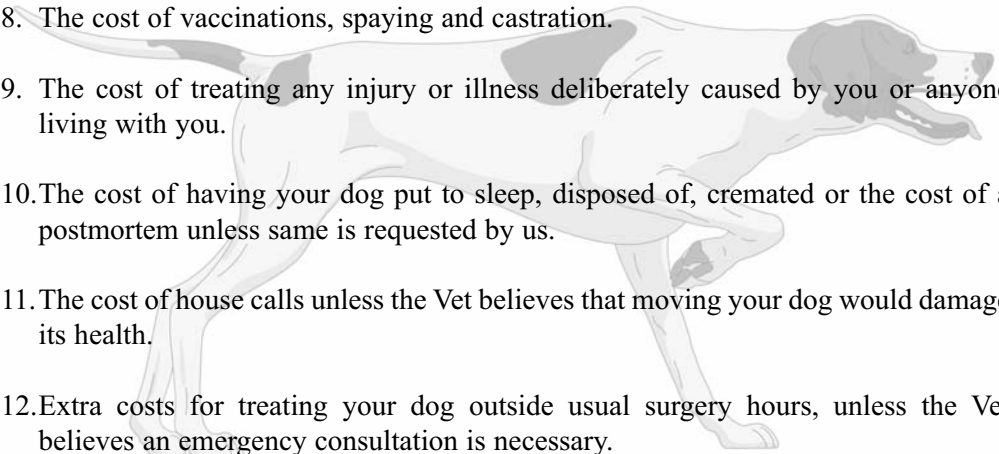
The cost of any treatment your dog has to receive during the period of protection for any illness or injury occurring within that period of protection but excluding the costs for any treatment applied during the period of protection which is not related to an

illness or injury occurring in the same period of protection, up to a maximum of €3,500.00 where your dog is under eight (8) years of age, subject to an excess of €100.00

Where your dog is eight (8) years of age or more, we will pay for any treatment your dog has to receive during the period of protection for any illness or injury occurring within that period of protection but excluding the costs for any treatment applied during the period of protection which is not related to an illness or injury occurring in the same period of protection, up to a maximum of €1,000.00 and subject to an excess of €100.00

WHAT WE WILL NOT PAY:

1. More than the maximum amount payable.
2. Costs resulting from an injury or illness first occurring or showing clinical signs before your dog's protection started.
3. Costs resulting from an illness first occurring or showing clinical signs within 14 days of your dog's protection starting.
4. The cost of any treatment a Vet normally recommends to prevent injury or illness.
5. The cost of any treatment, including cosmetic dentistry, that you choose to have carried out that is not directly related to an injury or illness.
6. The cost of killing and controlling fleas, parasites, general health improvers and any treatment in connection with pregnancy or giving birth.
7. The cost of food, including food prescribed by a Vet.
8. The cost of vaccinations, spaying and castration.
9. The cost of treating any injury or illness deliberately caused by you or anyone living with you.
10. The cost of having your dog put to sleep, disposed of, cremated or the cost of a postmortem unless same is requested by us.
11. The cost of house calls unless the Vet believes that moving your dog would damage its health.
12. Extra costs for treating your dog outside usual surgery hours, unless the Vet believes an emergency consultation is necessary.



13. Any costs for treating an illness or injury after the last day of the period of protection.

THEFT AND STRAYING

WHAT WE WILL PAY:

The price you paid for your dog if it is stolen or goes missing during the period of protection and is not recovered or does not return. If you did not pay for your dog or have no formal proof of how much you paid, we will pay the market value of your dog up to but not exceeding a sum of €750.00 for dogs under eight (8) years old and up to but not exceeding a sum of €400.00 for dogs more than eight (8) years old at the time of the theft or straying.

WHAT WE WILL NOT PAY:

1. More than the maximum amount payable.
2. Any amount if you or the person looking after your dog has freely parted with it.

SPECIAL CONDITIONS THAT APPLY TO THIS SECTION.

1. If your dog is found or returns, you must repay the full amount which may have been paid to you.
2. As soon as you discover your dog is missing, you must:-
 - Inform An Garda Siochana and ask for the crime reference number or written confirmation of your report.
 - Fill in a Claim Form if your dog has not been found within 30 days.

DEATH FROM INJURY

WHAT WE WILL PAY:

The price you paid for your dog if it dies or has to be put to sleep by a Vet during the period of protection as a result of an injury caused by an accident. If you did not pay for your dog or have no formal proof of how much you paid, we will pay the market value of your dog, up to a maximum of €750 for dogs under eight (8) years old and up to but not exceeding a sum of €400.00 for dogs more than eight (8) years old at the time of death.

WHAT WE WILL NOT PAY:

1. More than the maximum amount payable.
2. Any amount if the death results from an injury that happened before your dog's protection started.

3. Any amount if the death results from an injury or illness specified as an exclusion in this Scheme or generally not protected within the terms and conditions.
4. Any amount unless, a Vet certifies that the dog was fatally injured as a consequence of gunshot or mechanical impact or has been put to sleep as a result of an injury that cannot be treated and believes it was not humane to keep the dog alive because it was suffering.

DEATH FROM ILLNESS

WHAT WE WILL PAY:

The price you paid for your dog if it dies or has to be put to sleep by a Vet during the period of protection and as a result of an illness. If you did not pay for your dog or have no formal proof of how much you paid, we will pay the market value. The maximum amount payable under this section is €750 for dogs under eight (8) years old and up to but not exceeding a sum of €400.00 for dogs more than eight (8) years old at the time of death.

WHAT WE WILL NOT PAY:

1. More than the maximum amount payable.
2. Any amount if the death results from illness first occurring or showing clinical signs before your dog's protection started.
3. Any amount if the death results from an illness first occurring or showing clinical signs within 14 days of your dog's protection starting.
4. Any amount if the death results from an illness specified as excluded in this Scheme or generally not covered within the terms and conditions.
5. Any amount unless a vet has put your dog to sleep because of an incurable illness and believes it was not humane to keep your dog alive because it was suffering.

CHARGES

	Dogs less than 8 years	Dogs more than 8 years
Any one dog	€100.00/annum	€75.00/annum
Any second dog	€85.00/annum	€65.00/annum
Any subsequent dog/s	€70.00/annum	€55.00/annum

GENERAL EXCLUSIONS

All sections in this Scheme do not protect for the following.

1. Any dog less than 12 weeks old.



2. Dogs being used for guarding or racing.
3. Any amount if you break the Republic of Ireland or United Kingdom animal health or importation laws or regulations.
4. Any amount if your dog is confiscated or destroyed by Government or Public Health Authorities, or under the Control of Dogs Act 1986 and Control of Dogs (Amendment) Act 1992 and/or because it was worrying livestock.
5. Any costs caused as a result of restrictions imposed on your dog by The Department of Agriculture and Food.
6. Any loss caused by war, riot, revolution or any similar event.
7. Any injury or loss that does not occur within the island of Ireland.

IMPORTANT INFORMATION

Claims Procedure:

All correspondence relating to this Scheme should be addressed to: -

The N.A.R.G.C. Fund Office, Brookside House, Ahanagh, Dromod, Co. Leitrim.

FREEFONE: 1800 222 444 Telephone: (071)9638063

Mobile No: (087)2596905 Email: cgavican@iol.ie

You must follow the instructions and/or procedures then advised.

TERMS OF BUSINESS

Period of protection:

Your dog's period of protection in respect of this Scheme will be the period specified on our Certificate of Protection which confirms your dog's protection and will thereafter apply for 12 calendar months to next renewal.

Cancellation:

In the event of abuse or misconduct, we reserve the right to cancel protection for your dog or to refuse protection at next renewal.

Governing Law:

The Laws of the Republic of Ireland will apply to this Scheme and the Irish Courts will have jurisdiction to hear any dispute.

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Dog Protection Scheme

PROPOSAL FORM

Your Details:

Name:.....

Fund Registration Number:.....

Address:

County:.....

Phone No.:..... **Mobile No.:**

Email Address:

Protection Required from:/...../..... **How many dogs do you wish to protect?**.....

Your Dog's Details:

	Dog 1	Dog 2	Dog 3
Dog's Name:	.....	.....	.....
Date of Birth:	.....	.....	.....
Microchip No.:	.....	.....	.....
Dog Licence No.:	.....	.....	.....
IKC Registered Breed of Dog:	Y.....N.....	Y.....N.....	Y.....N.....
Gender:	.....	.....	.....
Purchase Price:	€.....	€.....	€.....
Has this Dog any Record of Injury or Illness?	Y.....N.....	Y.....N.....	Y.....N.....
Have you previously made a Dog Claim?	Y.....N.....	Y.....N.....	Y.....N.....
Has your dog any vicious tendencies?	Y.....N.....	Y.....N.....	Y.....N.....

Supply a dated photograph for each dog to be protected

I enclose the fee of €..... and confirm that the information set out above is true and accurate and I understand that if I make a false declaration, the Fund reserves the right to cancel protection.

Signed: **Date:**

