

## Introduction

This is a summary of the www.pet-insurance.co.uk Pet Insurance policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to your particular insurance policy. Please check your policy schedule to see which sections of cover are applicable to your insurance cover. The main benefits claimable under each section are dependant on your plan type. Details of your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed to briefly highlight the main policy benefits and significant/unusual limitations/exclusions, but does not include all policy terms. **You must always read your policy schedule and wording.**

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

## Significant Features and Benefits

### Section 1 - Vet's Fees

Vet's fees cover up to the limit shown in schedule for treatment and/or complimentary medicine following injury or illness including physiotherapy, certain prescription diets, treatment & referral.

### Section 2 - Death from Accident or Illness

Death from accident or illness cover is provided up to the price paid for or market value of your pet whichever is less within 365 days of the onset of the illness or injury.

### Section 3 - Boarding Kennel/Cattery Fees

Cover is provided for the cost of boarding your pet should you have to spend more than 3 days in hospital.

### Section 4 - Holiday Cancellation

Cancellation or curtailment of holiday because your pet needs life saving surgery following an accident or illness within 14 days of your holiday.

### Section 5 - Loss by Theft or Straying

We pay up to the purchase price paid or the amount shown in policy schedule if the insured pet is not found within 28 days. We will also pay towards advertising and reward for your pet.

### Section 6 - Accidental Damage

Accidental damage caused to a third party's personal property.

### Section 7 - Public Liability

Your legal liability to a third party, for the damages and costs arising from your ownership of the insured pet. Your legal costs only in defence of criminal proceedings (incurred with our written consent) if you are prosecuted under the provisions of the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

### Section 8 - Personal Accident

If you have to take time off work as a result of being bitten by your pet.

## Significant or Unusual Exclusions and Limitations

### Exclusions applying to Section 1

- Treatment received by your pet after insurance cover lapses for whatever reason.
- Costs for cosmetic, preventative, routine treatments/examinations.
- Prescribed diets other than those detailed.
- Costs of putting a pet to sleep, cremation and disposal.
- Costs for house / out-of-hours calls and residential veterinary treatment unless your vet confirms it is for a life-endangering condition.
- Any costs incurred in undergoing diagnostic tests unless there is a clear symptom or clinical sign present.
- Interpretation fees except the first £20.
- We do not cover any claim in relation to your pet being pregnant or in relation to giving birth, including false pregnancies.
- Any claim as a result of tooth or gum disease.
- Any fees for surgical equipment that can be used more than once.
- Any costs relating to prosthetic limbs and costs in relation to the fitting of a prosthetic limb except hip or elbow replacements.
- Claims for or relating to Umbilical Hernias.
- Any costs incurred 365 days after the occurrence of an injury to the insured pet, or after the insured pet displayed clinical signs of an illness.

### Exclusions applying to Section 2

- Settlement is limited to a maximum of 75% of the sum insured value for neutered pets and further limited to 50% of the sum insured value for pets aged 6 years or more.

### Exclusions applying to Section 3

- Any claims by you or your partner for pregnancy, expected treatment or pre-existing condition.

### Exclusions applying to Section 4

- Costs for any holiday booked less than 28 days before you leave.

### Exclusions applying to Section 5

- Theft, which does not show forcible and violent entry to a secure area of your home.
- Any straying of an insured dog from the public highway when not on a collar and lead.
- Any unauthorised reward.

### Exclusions applying to Section 6

- Damage to motor vehicles or contents.
- Damage if pet left unattended or as a result of it vomiting, fouling or urinating.
- Property owned by you, a member of your family, a relative, guest or other person who is responsible for or in control of your pet.

### Exclusions applying to Section 7

- Death, bodily injury, loss or damage to you or any property owned, held in trust, in the charge of or under the control of you, any person handling the insured pet with or without your permission and consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.
- Death or bodily injury, loss or damage to property as a result of the insured pet's interaction with other animals or worrying sheep.
- Any fines, compensation or prosecution costs ordered to be paid following a conviction under the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

### Exclusions applying to Section 8

## General Exclusions & Limitations that apply to 2 or more policy sections

- Costs resulting from pre-existing conditions or an illness/disease first showing clinical signs before or within 14 days of your pet's cover starting.
- Costs arising from vicious tendencies or behavioural problems shown by your pet.
- Costs not backed up by a receipt/invoice showing full details of the costs incurred.
- Any claims arising in connection with your carrying on of any trade, business or profession or use of the insured pet for hire or reward.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- Losses arising as a result of your pet undergoing organ transplants.
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.
- Your pet must have a general health and dental check and any subsequent treatment recommended by the vet every 12 months or we will not consider any claim in regards to dental treatment.
- Your pet must either wear a collar and ID tag at all times or be microchipped.
- Any costs incurred after we stop receiving your premium.
- If any information is provided in a foreign language you will be responsible for any costs involved in translating the information provided.
- Any claim in relation to your pet worrying livestock.

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is as follows:

Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

## Policy alteration & cancellation rights

If you wish to cancel your policy within the first 14 days of policy inception/review and you have not made a claim there is no penalty regarding premiums, and upon cancellation you will be entitled to a full return of premiums.

If you wish to cancel after 14 days of policy inception/review and you have not made a claim you can cancel at any time and will be entitled to the return of the unexpired portion of your premium. However, we will deduct the reasonable cost of setting up and administering your policy. If you have made a claim you will not be entitled to any refund. We may cancel this insurance at any time in which case we will return the premiums paid less a reasonable amount for the time the policy has been in force. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted/e-mailed to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £5.

If you ask to alter this policy, its policy schedule or any part of the cover there will be a reasonable endorsement fee. Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 08449 809 565, fax 08449 809 410 or by emailing [policyadmin@pet-insurance.co.uk](mailto:policyadmin@pet-insurance.co.uk). If you have not received an acknowledgement from us within 14 days, you must post the details by recorded delivery.

## How to make a claim on your policy

On discovering any Accident, Injury, death, theft or straying, giving rise or likely to give rise to a claim under the policy, you need to obtain a claim form. We can not make any decision regarding your claim without a claim form and any relevant information required. The quickest and easiest way to obtain a claim form is on our website. Log on to [www.pet-insurance.co.uk](http://www.pet-insurance.co.uk) and you will be able to download a claim form from the Claims section on the Contact Us page. If you do not have access to the internet or a working printer please contact us either by e-mail at [claims@pet-insurance.co.uk](mailto:claims@pet-insurance.co.uk) or by phone on 08449 809 639 and we will be able to send you a claim form through the post.

Please ensure that we receive the claim form within 90 days of the date of loss. If for any reason you are unable to send the claim form to us within 90 days please call us to notify us of the delays, as a failure to do so could result in the rejection of your claim.

If you need to claim for vets fees, you will need to send us the full invoices for treatment along with a completed claim form.

If you need to claim because your pet has died due to an illness (illness not covered for pets over 8) or injury, you will need to send us along with a completed claim form:

- (a) proof of purchase
- (b) pedigree certificate (where applicable)
- (c) Kennel Club/Cat Fancy documents (where applicable)

Please be aware that if your pet dies of an unknown cause we will require a vet to certify the cause of death or a post mortem report before we can consider your claim.

If your pet has been stolen or strayed, you must report the loss to the police and local animal welfare centres as soon as you discover that your pet is missing. If your pet has not been found within 28 days, you will need to send us along with a completed claim form:

- (a) proof of purchase
- (b) pedigree certificate (where applicable)
- (c) Kennel Club/Cat Fancy documents (where applicable)
- (d) substantiation of the loss, i.e. a witness statement
- (e) if you want to produce posters and/or offer a reward you need to contact us to obtain our agreement first.

If you need to claim for Boarding Kennel/Cattery fees you will need to send us along with a completed claim form:

- (a) Confirmation from a doctor that you were in hospital including the dates of admission and discharge
- (b) Invoices for the cost of your pet's stay.

If you have cancelled a holiday due to an injury or illness to your pet, within 14 days of your holiday, you will need to send us the confirmation of the holiday booking and cancellation.

If you need to claim for accidental damage or public liability please send the claim form with any relevant information.

For a claim under any other section please submit all the relevant invoices along with a description of your claim.

It is your responsibility to ensure that all the information submitted is correct.

Once we have received your claim form we will send an acknowledgement of receipt. We will then only contact you again if we require any further information to process your claim. If we require further information we ask that you co-operate fully and truthfully to give us any information we may need. Once the claim has been completed we will notify you of our decision. If you have not had any contact from us within 5 working days of sending the claim form please contact us either by e-mail at [claims@pet-insurance.co.uk](mailto:claims@pet-insurance.co.uk) or by phone on 08449 809 630.

If you require any assistance with any aspect of your claim please contact us either by e-mail at [claims@pet-insurance.co.uk](mailto:claims@pet-insurance.co.uk) or by phone on 08449 809 630.

## Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service, please address your complaint to the appropriate departmental manager, for example, Quotations, Claims, Policy Administration etc. Following this, if you remain unhappy with the manager's response, you may write to the General Manager for a final response within 8 weeks of the date of the departmental manager's letter.

All correspondence should be addressed to [pet-insurance.co.uk](http://pet-insurance.co.uk), P O Box 100, Ouseburn, York YO26 9SZ. If you do not receive satisfaction through our internal complaints handling procedures, you may refer your complaint to the Financial Ombudsman Service at Customer Contact Division, South Quay Plaza, 183 Marsh Wall, London, E14 9SE (tel: 845 080 1800) within 6 months of the date of the General Manager's final response.

## Details about our Regulator

[pet-insurance.co.uk](http://pet-insurance.co.uk) is underwritten and administered by Equine and Livestock Insurance Company Ltd. Equine and Livestock Insurance Company Ltd is authorised and regulated by the Financial Services Authority Registration no: 202748. The Financial Services Authority website which includes a register of all regulated firms can be viewed at [www.fsa.gov/register](http://www.fsa.gov/register), or the Financial Services Authority can be contacted on 0845 606 1234.

## Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

## [pet-insurance.co.uk](http://pet-insurance.co.uk) Postal address

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