

## Pet Insurance Policy Summary

### Statement

This is only a summary of the policy cover provided. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy document carefully when you receive it. You should also refer to the policy schedule, which indicates the level of cover chosen and any endorsements that apply to your own policy.

### Name of the Insurance undertaking

The insurer of this is AXA Insurance UK plc, 5 Old Broad street, London EC2N 1DW.

Registered number: 78950.

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

### Type of insurance

Insurance for Cats and Dogs in respect of veterinary fees for accident, illness or disease, death from injury\*, advertising and reward\*, theft or straying\*, boarding kennel fees\* and holiday cancellation\*, Third Party Liability cover is provided for Dogs only.

\*Petsurance 3,000 and 7,000 only.

### Statement of Demands and Needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met throughout the duration of the policy.

**Period of Insurance:** This is an annual insurance contract providing twelve months continuous cover. Your policy schedule will show the date your cover starts and ends.

Significant Features and Benefits	Significant and Unusual Exclusions and Limitations	Section of the policy that contains further details
<p>Veterinary fees. All reasonable charges for treatment carried out by a vet due to accident, illness or disease. Fees for alternative medicine with the vet recommends and is approved by us.</p>	<p>Indemnity limit - £2,000, £4,000, £7,000. Claims not reported within 60 days of occurring are excluded. Claims for illness occurring within 10 days of inception (not including renewals) are excluded. Any pre-existing conditions or illness are excluded unless previously agreed by us. The cost of dentistry is excluded unless as a result of an accident. Costs arising from preventative and elective treatments, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth are excluded. Fees for unapproved alternative medicines are excluded. Any claims for a pet under the age of 6 weeks are excluded. Cover in respect of pets aged between 6 and 8 weeks will be restricted to accidents only.</p>	<p>Policy schedule will show the level of cover chosen.</p> <p>Section 1 Veterinary Fees</p>
<p>Third Party Liability (applicable to Dogs only). Legal liability if someone is injured or killed or their property is damaged as a result of an incident involving your dog.</p>	<p>Any claims for a pet under the age of 8 weeks are excluded. Any amount of compensation payable is excluded if the person or the damaged property belongs to a person who is a member of your family or persons permanently residing with you, or any person employed by you. Any claim arising outside of the United Kingdom, Channel Islands or the Isle of Man is excluded.</p>	<p>Section 2 Third Party Liability (applicable to dogs only).</p> <p>Section 2 Third Party Liability (applicable to dogs only)</p>

	<p>Cover under this section is extended in accordance with EEC regulations under the PETS Travel Scheme whilst the pet is temporarily located in any member country of the PETS Travel Scheme (excluding long haul countries defined by DEFRA) up to a maximum of 30 days (2,000), or 12 months (3,000 and 7,000), overseas travel, in any one period of insurance.</p> <p>Legal liability limit £1,000,000.</p>	
<p>We will pay if your pet dies from illness or disease, or in the event of humane destruction by a vet to alleviate incurable and inhumane suffering of your pet.</p>	<p>This section applies to 3,000 and 7,000 only. Limits: Up to the purchase price or up to a maximum of £500 whichever is the lesser. This section does not apply in the case of Dogs over 9 years old, and Cats over 11 years old. If no purchase receipt available, replacement cost will be that of a similar pet. Pre-existing medical conditions are excluded.</p>	Section 3 Death from Illness
<p>We will pay if your pet dies from an accident, or in the event of humane destruction by a vet to alleviate incurable and inhumane suffering of your pet.</p>	<p>This section applies to 3,000 and 7,000 only. Limits: Up to the purchase price or up to a maximum of £500 whichever is the lesser. If no purchase receipt is available, replacement cost will be that of a similar pet.</p>	Section 4 Death from Accident
<p>The cost of local advertising if your pet is lost or stolen, and for a suitable reward (agreed by us).</p>	<p>This section applies to 3,000 and 7,000 only. Limits: Up to a maximum of £500.</p>	Section 5 Advertising and Reward.
<p>We will pay in respect of permanent loss of your pet due to it being lost or stolen and after no recovery after 45 days including advertising and reward.</p>	<p>This section applies to 3,000 and 7,000 only. Limits: Up to the purchase price or up to a maximum of £500, whichever is the lesser. If no purchase receipt available, replacement cost will be that of a similar pet.</p>	Section 6 Theft and Straying
<p>We will pay for boarding your pet in a licensed boarding kennel or cattery if you or a member of your family permanently residing with you has to go into hospital for more than 4 days.</p>	<p>This section applies to 3,000 and 7,000 only. Limits: Up to a maximum of £650 in any period of insurance. Any medical condition known at inception of the policy that is likely to result in hospitalisation is excluded. Hospitalisation of you or any member of your family permanently residing with you as a result of pregnancy is excluded.</p>	Section 7 Boarding Kennel Fees
<p>Any non-recoverable cancellation and curtailment costs if your pet requires emergency life saving surgery within 7 days of your departure on holiday.</p>	<p>This section applies to 3,000 and 7,000 only. Limits: Up to £250 (silver plan) or £2,000 (gold plan) in any one period of insurance. Any per-existing or foreseeable</p>	Section 8 Holiday Cancellation Costs.

	condition or disease likely to necessitate emergency life saving surgery is excluded. Any cost or expenditure for a holiday booked less than 28 days prior to departure is excluded.	
Excesses	Please refer to Policy Schedule	Section 1 Sections 2 and 9
Various Helplines – Veterinary, Bereavement Counselling, Pet Legal, Pet Minders. These are applicable to all three Plans of Cover.	Applies to 2,000, 3,000 and 7,000	See listing of telephone numbers under Helplines in the policy booklet.
	Any pet under the age of 6 weeks is not covered. Cover for pets between 6 weeks and 8 weeks is restricted to accident only. Any claim arising outside of the United Kingdom, Channel Islands or the Isle of Man is excluded. Cover under this section is extended in accordance with EEC regulations under the PETS Travel Scheme whilst the pet is temporarily located in any member country of the Pets Travel Scheme (excluding long haul countries defined by DEFRA). Any animal which should be registered under the UK Government's Dangerous Dogs Act 1991 is excluded. War risks, hostilities, terrorism, revolution, military or usurped power, radioactive contamination are excluded.	General exclusions

### **Cancellation**

You are free to cancel your policy at any time. You must either telephone or write to us to confirm this. You can call our customer service team on 0844 335 1186 or you can write to us at pdsa Petsurance, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.

### **Claims Notification**

In the event of a claim please telephone our dedicated claims team on 0844 335 1137, providing your client reference number, and we will direct you as to the steps you then need to take.

### **Complaints Procedure**

Any complaint you may have should in the first instance be addressed to the Customer Service Department of pdsa Petsurance. If you remain dissatisfied with the way in which your complaint has been dealt with, you should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Full details of the complaint procedure can be found in your policy booklet under section 9.

### **Financial Services Compensation Scheme (FSCS)**

If we or your insurer were unable to meet our obligations you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further details about the scheme are available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling us.