

Pet Insurance Policy Summary

This pet insurance policy summary is not part of your policy, and does not contain the full details of the coverage. The full Terms & Conditions can be found in the Policy Wording document, and we recommend you read that document fully.

Type of Insurance and Cover

This product is intended to meet the requirements of individuals who wish to insure against specific risks faced by dog and cat owners, including financial loss from the demise of their pet, in addition to vet fees and other costs for the care of their pet. It provides cover on a per condition basis, i.e. most new conditions are covered up to the incident limit without time limit provided the policy is renewed and in force. Cover for vet fees under Accident Only are limited to those incurred within 12 months of the accident.

You may choose from various policy options with different benefits and limits when purchasing this insurance. The level of cover you have selected is shown in your certificate. The amount of cover available for each policy level is shown under the relevant section in the policy wording.

Duration of the Policy

The Period of Insurance is shown in your certificate, but it is normally 12 months unless cancelled or suspended.

How to Make a Claim

If you need to make a claim, telephone tifgroup on 020 3824 0722 as soon as possible providing your client reference number and we will direct you in what steps you need to take.

For emergency advice, you can call Petline 24/7 on 0333 332 7924.

Cancellation of the Policy

Your Cancellation Rights

You may cancel your policy within 14 days of receiving it by notifying the administrator in writing. We will refund any premiums you have paid as long as you have not made a claim and no incidents have occurred that could result in a claim.

You may cancel after this 14-day period and you will receive a refund of any premium paid for subsequent months. Cancellations cannot be backdated.

Our Cancellation Rights

We reserve the right to cancel this policy:

- immediately if you commit fraud or we are unable to collect any monthly premium on the second attempt
- from the start date if you do not provide all the information or documents we may request
- on at least 7 days' notice where we have a valid reason

If we cancel your policy, we will do so in writing to the address shown on your policy certificate and, except in the case of fraud, provide a proportional refund of any unused premium paid.

The Administrator, Insurer and Underwriter

The insurance and claims are administered by tifgroup. Liability claims will be referred to DMS.

The Underwriter is Cranbrook Underwriting Limited under a facility granted by the Insurer, QIC Europe Limited.

The authorising and regulatory authorities and registered company details appear under Status Disclosure on page 21 of the Policy.

Complaints Process

Our aim is to get it right, first time, every time, however, if you have experienced a problem with any part of our service, please contact the Complaints Officer:

Post: 1 Tower View, Kings Hill, West Malling, Kent,
ME19 4UY
Tel: 02038240731
Email: petcomplaints@tifgroup.co.uk

If you remain dissatisfied you may refer the matter, without affecting your legal rights, to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567
Fax: 020 7964 1001
E-mail: complaint.info@financial-ombudsman.org.uk

Compensation Scheme

Cranbrook Underwriting Limited and QIC Europe Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the circumstances of the claim. Further information is available from the FSCS (www.fscs.org.uk).

The Cover Level, benefits and limits depend on what you select when purchasing the policy. For comparison purposes these are shown below.

		COVER LEVELS							
		ACCIDENT ONLY		BRONZE		SILVER		GOLD	
		Cat	Dog	Cat	Dog	Cat	Dog	Cat	Dog
Vet Fees/Illness*	Up to a maximum of	Not covered		£2,000	£2,000	£4,000	£4,000	£7,000	£7,000
	12 month/Limit per condition	12 month	12 month	per condition	per condition	per condition	per condition	per condition	per condition
Vet Fees/Accident*	Up to a maximum of	£1,000	£1,000	£2,000	£2,000	£4,000	£4,000	£7,000	£7,000
Third party liability	Up to a maximum of	Not covered	£500,000	Not covered	£500,000	Not covered	£750,000	Not covered	£1,000,000
Death from illness	Up to a maximum of	Not covered		£350	£350	£500	£500	£1,000	£1,000
Death from Accident	Up to a maximum of	£300	£300	£350	£350	£500	£500	£1,000	£1,000
Advertising & Reward	Up to a maximum of	Not covered		£300	£300	£500	£500	£1,000	£1,000
Loss from Theft or Straying	Up to a maximum of	Not covered		£350	£350	£500	£500	£1,000	£1,000
Boarding fees	Up to a maximum of	Not covered		£250	£250	£500	£500	£1,000	£1,000
Holiday Cancellation	Up to a maximum of	Not covered		£350	£350	£750	£750	£1,250	£1,250
Overseas Travel	Up to a maximum of	Not covered		1 month	1 month	3 months**	3 months**	6 Months**	6 Months**
Loss of Pet Passport	Up to a maximum of	Not covered		£250	£250	£250	£250	£250	£250
Emergency Expenses Abroad	Up to a maximum of	Not covered		£150	£150	£350	£350	£1,000	£1,000
Accidental Damage	Up to a maximum of	Not covered		Not covered		Not covered		£500	£500
Pay Vet Direct		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Excess (Vet fees)	Per incident	Cats: £95 and Dogs: £95 or £150 (depending on the breed of your dog)							
Coinsurance Excess (Vet fees) 0-4 years old	Per incident	None							
Coinsurance Excess (Vet fees) 5+ years old	Per incident	10% co-insurance (the proportion you contribute), applicable after deduction of the compulsory vet fee excess							
Coinsurance Excess (Vet fees) 8+ years old	Per incident	20% co-insurance (the proportion you contribute), applicable after deduction of the compulsory vet fee excess							
Excess (Third Party Liability)	Per incident	Not covered	£250	Not covered	£250	Not covered	£250	Not covered	£250

* Sub-limits - these are included in the overall Benefit Limit for Vet Fees and are subject to the same excess

Alternative and complementary medicine	Up to a maximum of	£500	£500	£500	£500	£750	£750	£1,000	£1,000
Hydrotherapy per incident	Up to a maximum of	£200	£200	£250	£250	£350	£350	£500	£500
Prescription diet	Up to a maximum of	Not covered		£100	£100	£200	£200	£300	£300
Diagnostic scans and associated Costs	Up to a maximum of	Not covered		£500	£500	£1,000	£1,000	£1,500	£1,500
Bilateral conditions	Up to a maximum of	Not covered		£2,000	£2,000	£4,000	£4,000	£7,000	£7,000
Cruciate ligament disease	Up to a maximum of	Not covered		£1,000	£1,000	£2,000	£2,000	£3,000	£3,000
Dental treatment as a direct result of an accident	Up to a maximum of	£500	£500	£1,500	£1,500	£3,000	£3,000	£7,000	£7,000

**but not exceeding 31 days for any one trip

Significant or Unusual Exclusions or Limitations that apply to all Sections of the Policy

- Your pet must be a domestic cat or dog at least 8 weeks old.
- Your pet must not be used for commercial, security, work or racing purposes or be a dog requiring registration under the Dangerous Dogs Act 1991.
- At the start of the period of insurance your pet must be in good health and free from any illness, disease, injury or physical disability, (except as declared by you and accepted by us).
- A vet must have given your pet, at the appropriate time, initial and booster vaccinations
for dogs: distemper, hepatitis, leptospirosis, and parvovirus
for cats: feline infectious enteritis, feline leukaemia and feline influenza
- Your pet must not have previously displayed vicious or aggressive behaviour towards human beings or other animals.
- You must permanently reside in the United Kingdom, Channel Islands or Isle of Man and care properly for your pet
- Cover is limited to claims arising in the United Kingdom, Channel Islands and Isle of Man Territorial limits but extends to the EU under the Pet Travel Scheme (excluding third party liability)
- Most limits are per incident (illness or injury). Cover will cease in respect of the incident limit should you fail to renew your policy
- Both the illness or injury and the treatment must take place within the period of insurance to be covered
- Claims from war, hostilities, terrorism and radioactivity are not covered

If your premium is being paid by instalments and your policy is cancelled after there has been a claim on the current insurance then the outstanding balance, including any interest charges, will become payable

Significant Features and Benefits	Applicable Cover level	Significant or Unusual Exclusions or Limitations
<p>We cover: Vet fees for treatment necessitated by accident or illness</p>	<p>Bronze, Silver and Gold</p>	<p>We do not cover:</p> <ul style="list-style-type: none"> • Claims arising from injury in the first 48 hours or illness in the first 14 days of the start date of your policy (not applicable to renewed policies) • The excess, which applies for each incident and for each policy year, and, if your pet is 5 or more years old, the coinsurance excess • Claims must be notified within 60 days of the injury or illness • Treatment of existing conditions (unless specifically agreed) • Various routine and other treatments and tests • Behavioural problems and training unless due to a covered incident • Non-essential hospitalisation and house calls • Dentistry except as a result of an accident. • Special diet except as specifically covered for up to 4 weeks • Charges for euthanasia except to relieve incurable and inhumane suffering • Charges for disposal, cremation or burial of your pet. • Repair and treatment of umbilical hernias • Alternative and complementary medicine, hydrotherapy, prescription diet, diagnostic scans and dental treatment unless deemed necessary or recommended by your vet and, for certain benefits, pre-approved by us • Cover for bilateral conditions and cruciate ligament disease has separate limits
<p>We cover: Vet fees for treatment necessitated by accident</p>	<p>Accident only</p>	<p>We do not cover:</p> <ul style="list-style-type: none"> • Claims arising from injury in the first 48 hours of the start date of your policy • The excess, which applies for each incident and for each policy year, and, if your pet is 5 or more years old, the coinsurance excess • Claims notified over 60 days after the accident • Any treatment incurred after 365 days following the accident • Any treatment: <ul style="list-style-type: none"> ○ as a result of an injury that has the same diagnosis or clinical signs as an injury or clinical signs your pet had before the policy start date, or ○ that is necessitated by, relates to or results from an accident, injury or clinical signs your pet had before your policy start date, or ○ resulting from or related to any exclusion as shown in your certificate. • Diagnostic scans and prescription diet
<p>cover: Third party liability (applicable to dogs only) for damages and claimants' costs from accident and bodily injury caused by your pet</p>	<p>Accident only, Bronze, Silver and Gold</p>	<p>We do not cover:</p> <ul style="list-style-type: none"> • The excess of £250 • Liability to you or members of your immediate family • Liability to anyone who has contact with your pet for professional purposes, e.g. a vet, groomer, walker or trainer • Damage to property in the ownership, custody or control of you or members of your immediate family or household or any person employed by members of your household. • Damage or bodily injury to you or any members of your immediate family or to any persons permanently residing with you. • Damage or bodily injury to any person employed by you when the damage or bodily injury arises out of and in the course of that employment • Liability covered by another insurance policy, such as your household insurance policy, which would normally cover the same loss, unless the coverage limits on that insurance policy have been exhausted. • Liability arising as a result of any person controlling, restraining or handling, or attempting to control, restrain or handle, your dog without your consent. • Liability arising at your work place. • Liability whilst your dog is competing in any type of competition • Fines and penalties

Significant Features and Benefits	Applicable Cover level	Significant or Unusual Exclusions or Limitations
We cover: Death from illness , including being put to sleep as a result	Bronze, Silver and Gold	We do not cover: <ul style="list-style-type: none"> • dogs aged 7 or more years old and cats aged 9 or more years old at the start of the period of insurance • more than the lower of the price paid or benefit limit
Death from accident , including being put to sleep as a result	Bronze, Silver and Gold	We do not cover: <ul style="list-style-type: none"> • dogs aged 7 or more years old and cats aged 9 or more years old at the start of the period of insurance • more than the lower of the price paid or benefit limit
We cover: Advertising and reward if your pet is lost or stolen	Bronze, Silver and Gold	We do not cover: <ul style="list-style-type: none"> • Any reward to a member of your immediate family, any person living with you or the person caring for your pet when it was lost or stolen • Any reward that we have not agreed to before you advertised it • Any reward not supported by a signed receipt with the full name and address of the person who found your pet
We cover: Theft and straying The lesser of the price on your purchase receipt or the benefit limit	Bronze, Silver and Gold	We do not cover: <ul style="list-style-type: none"> • Any incident of theft or straying within 45 days of the start date of your policy (not applicable to renewed policies) • Loss unless you attempt recovery including by advertising and reward • Any embryo within the pet • A claim for the loss of your pet: <ul style="list-style-type: none"> ○ by theft: until 90 days after the loss is reported to us, ○ by straying: until 45 days after the loss is reported to us and then only if your pet has not been recovered during that period. • Claims if you have suffered any thefts, attempted thefts or threats of any nature against you, or your pet or any other animals or property you own during the 12 months before the start of the period of insurance. <p>Specific Conditions:</p> <ul style="list-style-type: none"> • You must report any theft or disappearance of your pet to the Police and your Local Authority Animal Control Officer as soon as possible and follow their recommendations strictly • You must not pay or agree to pay a ransom, bribe or payoff to anyone. If you do, all cover under your policy will stop from midnight the previous day • If your pet is recovered after we have paid the claim, you must return the claim payment and cannot abandon your pet to us.
We cover: Boarding kennel and cattery fees if you or a member of your immediate family permanently residing with you is hospitalised for over 4 consecutive days	Bronze, Silver and Gold	We do not cover: Fees due to hospitalisation arising from: <ul style="list-style-type: none"> ○ pregnancy or its complications ○ any condition that existed at the start date of your policy
We cover: Holiday cancellation costs if your pet requires emergency, life-saving treatment within 7 days of your holiday departure	Bronze, Silver and Gold	We do not cover: <ul style="list-style-type: none"> • Costs if your vet does not believe the aftercare required following the treatment necessitates cancellation or curtailment of your holiday • Costs if the emergency life-saving surgery relates to a existing condition or if your vet will not certify that the surgery was required in an emergency attempt to save the life of your pet • Costs you can recover elsewhere
We cover: Overseas travel Cost of replacing a lost or stolen pet passport or failed microchip and resulting quarantine costs Emergency expenses abroad if your pet needs emergency treatment and cannot travel or is lost	Bronze, Silver and Gold	We do not cover: <ul style="list-style-type: none"> • Travel to any country that is not in both the EU and Pet Travel Scheme • Trips longer than 31 days or the overall period shown in the Cover Options table • Costs where the incident began or the loss of the passport or failure of the microchip was discovered prior to leaving the United Kingdom (including Northern Ireland), the Isle of Man and the Channel Islands. • Costs where the loss of the passport was not reported to the issuing vet within 24 hours of the loss having been discovered • Costs you can recover elsewhere
We cover: Accidental property damage Caused by your pet	Gold	We do not cover: <ul style="list-style-type: none"> • The excess of £95 • Damage to property in the ownership, care, custody or control of you or your immediate family or any person employed in your household • Damage to property in the ownership of any person entrusted with the care, control and custody of your pet • Damage caused to the property of anyone while your pet is unsupervised. • Damage covered by any other insurance policy such as your household insurance policy