

PET SECURE

POLICY SUMMARY

This policy summary does not contain the full terms and conditions of cover, but highlights the main features and benefits and significant exclusions which may affect your decision as to whether the policy is suitable for you. Full details may be found in the policy wording. It is important that you read the policy wording carefully.

Pet Secure is underwritten by AXA Insurance UK plc.

Type of insurance and cover

This pet insurance policy provides cover for cats, pedigree dogs and crossbreed dogs.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Conditions

You must ensure that your pet has received the required vaccinations, failure to comply with this may jeopardise your claim or cover - please refer to the GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY in the policy wording for full details.

Features and benefits

SECTION 1 - VETERINARY FEES

- All reasonable costs for treatment of your pet by a vet up to £6,000 per condition for Gold cover or £3,000 per condition for Silver cover, including:
 - The cost of dental treatment due to an injury or illness up to £250 per condition for Gold cover or £100 per condition for Silver cover.
 - All reasonable costs of complementary treatment carried out by a vet or under the direction of a vet up to £250 per condition for Gold cover or £100 per condition for Silver cover.

The following benefits included within the cover for veterinary fees are applicable to Gold cover only:

- All reasonable costs of treatment for behavioural problems carried out by a specialist under the direction of a vet up to £250 per condition.
- All reasonable costs of a clinical diet for your pet up to £200 per condition for a maximum period of 4 weeks, as long as it is recommended by your vet in order to treat a condition and is only available from your vet.
- All reasonable costs for treatment of your pet by a vet up to £1,000 per condition whilst your pet is abroad under the Pet Travel Scheme. This cover is provided subject to a maximum of three trips per period of insurance and a maximum trip duration of 60 days.
- The cost of cremation up to £100 if your pet dies or is put to sleep by a vet as a result of an accident or illness covered by this policy.

SECTION 2 - THIRD PARTY LIABILITY

- Legal liability up to £2,000,000 for Gold cover or £1,000,000 for Silver cover if someone is injured or killed or their property is damaged as a result of an incident involving your pet.

SECTION 3 - EMERGENCY BOARDING KENNEL AND CATTERY FEES

- Up to £100 per week up to a maximum of £750 in total for Gold cover or up to £50 per week up to a maximum of £250 in total for Silver cover for boarding your pet at a licensed premises if you or any member of your family normally residing with you needs to go into hospital for emergency treatment as an inpatient.

SECTION 4 - DAILY MINDING - only applicable to Gold cover

- Up to £100 per week up to a maximum of £750 in total for the reasonable cost of paying someone to look after your pet if you or any member of your family normally residing with you needs to go into hospital for emergency treatment as an inpatient.

POLICY SUMMARY CONTINUED

SECTION 5 - ADVERTISING AND REWARD COSTS and SECTION 6 - THEFT OR STRAYING

- The cost of local advertising up to £1,000 for Gold cover or £250 for Silver cover if your pet is lost or stolen.
- The cost of a suitable reward up to £250 for Gold cover or £100 for Silver cover if your pet is lost or stolen.
- The purchase price of your pet up to a maximum of £750 for Gold cover or £250 for Silver cover if it is stolen or goes missing.

SECTION 7 - ACCIDENTAL DEATH

- The purchase price of your pet up to a maximum of £1,000 for Gold cover or £250 for Silver cover if it dies or has to be put to sleep by a vet following an accident.

SECTION 8 - DEATH FROM ILLNESS - *only applicable to Gold cover*

- The purchase price of your pet up to a maximum of £1,000 if it dies or has to be put to sleep by a vet following an illness.

SECTION 9 - HOLIDAY CANCELLATION

- Reasonable travel and accommodation expenses up to £3,000 for Gold cover or £500 for Silver cover that you cannot recover if you have to cancel or cut short your holiday because your pet has gone missing, or is injured or shows clinical signs of any illness while you are away or up to 28 days before you leave and needs immediate life saving surgery.

SECTION 10 - TRANSPORTATION AND OVERNIGHT EXPENSES - *only applicable to Gold cover*

- Reasonable travel and accommodation expenses up to £150 that you incur if your usual vet recommends that another vet treats your pet.

SECTION 11 - ACCIDENTAL DAMAGE - *only applicable to Gold cover*

- Costs incurred up to a maximum of £500 following accidental damage to personal property that is not owned by you.

SECTION 12 - QUARANTINE COSTS, SECTION 13 - LOSS OF HEALTH CERTIFICATE, SECTION 14 - REPEAT TICK AND WORMING TREATMENT and SECTION 15 - EMERGENCY EXPENSES ABROAD

only applicable to Gold cover

The following covers are provided if you take your pet abroad under the Pet Travel Scheme:

- Quarantine costs up to £2,000 per trip (maximum duration 60 days), with a maximum of three trips per period of insurance.
- Up to £250 towards the cost of a replacement health certificate should the original become lost during a journey.
- The reasonable fees incurred in obtaining repeat tick and worm treatment if your departure for the United Kingdom is delayed by your carrier.
- Emergency expenses abroad up to £500 per trip (maximum duration 60 days), with a maximum of three trips per period of insurance.

Significant and unusual exclusions and limitations

- The excesses shown within the policy wording or in the Schedule of Insurance.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

- Any pet under 8 weeks of age.
- War risks, terrorism, civil commotion and radioactive contamination.
- Pets who are a Sharpei, Pit Bull, American Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Fila Brasileiro, or a dog crossed with these breeds, wolves or wolf hybrid and any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
- Any claim as a result of a 'notifiable' disease e.g. Rabies.
- Your pet being used for breeding purposes.
- Repatriation of your pet following it's death.

POLICY SUMMARY CONTINUED

SECTION 1 - VETERINARY FEES

- Costs resulting from pre-existing medical conditions, or conditions which show clinical signs within the first 14 days of the start of cover. Pre-existing medical conditions means any condition or complication directly resulting from that condition, that has been identified or investigated by a vet or has occurred or existed in any form prior to the start of the policy.
- Any costs resulting from vaccinations, spaying, castration, and pregnancy or giving birth.
- Continuation claims unless you have paid the premiums to keep the policy in force.

SECTION 3 - EMERGENCY BOARDING KENNEL AND CATTERY FEES and SECTION 4 - DAILY MINDING

- Any hospitalisation that is either known or foreseeable before cover commences.

SECTION 5 - ADVERTISING AND REWARD COSTS

- Any reward to a person living with you.

SECTION 6 - THEFT OR STRAYING

- Any amount until 90 days after the date of the loss.
- Any amount after 6 months from the date of the loss.

SECTION 7 - ACCIDENTAL DEATH

- Death caused by an illness or disease.
- Any amount after 6 months from the date of the loss.

SECTION 8 - DEATH FROM ILLNESS

- Any amount if the death results from injury or illness first occurring or showing clinical signs before cover starts or occurring within the first 14 days of the start of cover.
- Any claim if your pet is aged over 8 years at the time of the loss.

SECTION 10 - TRANSPORTATION AND OVERNIGHT EXPENSES

- Any amount unless the cost of treatment is covered under SECTION 1 - VETERINARY FEES.
- Any amount to travel to or from your pet's usual veterinary practice or between any practice or branch practice of a group of practices that your usual veterinary practice belongs to.

SECTION 11 - ACCIDENTAL DAMAGE

- Damage to any motor vehicle or its contents.
- Damage caused by your pet vomiting, fouling or urinating.
- Damage while your pet is left unattended.

SECTION 12 - QUARANTINE COSTS

- Any fees if the microchip was not checked and found to be functioning properly within 14 days of your departure on a journey.
- Any fees arising from a condition that you were aware of prior to travelling.

SECTION 13 - LOSS OF HEALTH CERTIFICATE

- Any loss that occurs prior to the start of your journey.

SECTION 14 - REPEAT TICK AND WORMING TREATMENT

- Any costs incurred in obtaining the initial tick and worming treatment.

SECTION 15 - EMERGENCY EXPENSES ABROAD

- Any emergency expenses if the cost of veterinary fees is excluded under SECTION 1 - VETERINARY FEES.
- Any emergency expenses if the loss of the health certificate is excluded under SECTION 13 - LOSS OF HEALTH CERTIFICATE.
- Any emergency expenses if the repeat tick and worming treatment is excluded under SECTION 14 - REPEAT TICK AND WORMING TREATMENT.

POLICY SUMMARY CONTINUED

Duration of the policy

This is an annually renewable policy.

Cancellation period

You are free to cancel this policy at any time.

Claim notification

To make a claim contact Pet Secure on **0117 9548877**

Making yourself heard

Any complaint you have should in the first instance be addressed to the Pet Secure claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk