

**About us, your insurer and our regulator**

Pet Protect Limited (Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD) is authorised and regulated by the Financial Services Authority (Firm reference number 311794). Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

The FSA is the independent watchdog that regulates financial services, including insurance. It requires us to give you this document. Use this information to decide if our services are right for you.

We act as agents of QBE Insurance (Europe) Limited in collecting premiums as well as the transfer of claim monies and handling claims refunds due to you. Such monies are deemed to be held by QBE Insurance (Europe) Limited with which your insurance is arranged.

**Ownership**

Pet Protect Limited is a wholly owned subsidiary of Pethealth Inc. Pet Protect Limited have no voting rights or capital holdings or other agreement, direct or indirect, representing more than 10% of the voting rights of the capital in any insurance undertaking through which it transacts insurance business.

**Conflicts**

Occasions can arise where we or one of our associated companies, clients or product provider may have a potential conflict of interest with insurance business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

**Our products and services**

We only offer pet insurance products underwritten by QBE Insurance (Europe) Limited. We will advise you on the telephone and make a specific personal recommendation as to which cover best meets your demands and needs. If you transact business with us through our on-line website, we do not offer advice or a specific product recommendation. You won't have to pay us any fees for our services.

**Claims procedure**

Please refer to your terms and conditions for full details on how to claim for each benefit. Telephone 0870 243 0088 as soon as possible to tell us you may need to make a claim. Have your policy number ready when you call and we will send a claim form to you. Send your form and documents to: Pet Protect, Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD.

**Your right to cancel**

Please refer to your terms and conditions for full details within 14 days of receipt of your policy. If your cover does not meet your requirements, please contact Pet Protect within 14 days of receipt. We will return in full any premium paid during this period provided that your pet has not died. We may deduct an administration fee if a claim has been made. If you want to cancel after the 14-day period, you can cancel your policy at any time. If you are paying for your cover on a monthly basis, you will remain covered until the end of the month you have already paid for. If you paid for your annual premium in full, we will refund a proportion of your premium, which relates to the remaining un-expired full months of cover not used. The full annual premium is due to Pet Protect if a claim has been made after expiry of the initial 14-day cancellation period. To cancel your policy please contact customer services on 0870 243 0088, or write to Pet Protect, Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD.

**If you have a question or complaint**

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact us through the following methods:

- call our Customer Services Department on 0870 243 0088;
- write to the Customer Services Manager, Pet Protect, Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD.

If at any time you are unhappy with the way in which your complaint is being handled you may refer to your insurance company by writing to: QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. Tel: 020 7105 4000 Fax: 020 7105 4019.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. They can be contacted at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR; telephone: 0845 080 1800; email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk).

**Financial Services Compensation Scheme**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is protected in full for compulsory classes of insurance and otherwise for 90% of the claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

**Law and language applicable**

The law allows both you and us to choose the law applicable to this contract. This contract will be subject to English law unless we agree otherwise. The parties agree to submit to the exclusive jurisdiction of the English courts.



**0870 243 0088**

**[www.petprotect.co.uk](http://www.petprotect.co.uk)**



# Policy Summary

Lifelong Economy Protection, Lifelong Plus Protection, Lifelong Extra Protection, Lifelong Accident Protection and Emergency Care policies for cats and dogs.



## Features and benefits of your pet insurance policy

This policy summary provides the main features and benefits of Pet Protect cover as well as some of the main exclusions that apply to Pet Protect Lifelong Economy Protection, Lifelong Extra Protection, Lifelong Plus Protection, Lifelong Accident Protection and Emergency Care policies. It does not provide the full policy terms and conditions, for a copy of these please call 0870 243 0088. Pet Protect policies are annual contracts of insurance. Please refer to your policy documents for the cover you have chosen, any endorsements that may apply and premiums due/paid. Please check you have the cover you require.

Benefit terms and conditions section	Details of benefit	Summary of what is not covered	Lifelong Economy Protection per policy year up to	Lifelong Plus Protection per policy year up to	Lifelong Extra Protection per policy year up to	Lifelong Accident Protection per policy year up to	Emergency Care
<b>Section 5 Veterinary fees</b>	Covers your pet's veterinary treatment including fees for: <ul style="list-style-type: none"> <li>Life - we will cover reasonable and customary treatment for an injury or illness for as long as it is required and your policy is renewed, up to the maximum benefit of your cover for that period of insurance.</li> <li>Complementary medicines such as hydrotherapy, herbal or homeopathic medicine, physiotherapy, and acupuncture.</li> <li>Up to 50% of clinical diet foods prescribed and supplied by your vet.</li> <li>Dental treatments - we will cover your pet for non-cosmetic and non-preventative dental problems.</li> </ul>	<ul style="list-style-type: none"> <li>Veterinary fees to treat an illness which arises within 14 days of the start of the policy.</li> <li>Any pre-existing conditions.</li> <li>The policy excess as stated on your policy documents for each policy period that treatment spans.</li> <li>Routine pre-operative screening without symptoms of any illness or disorder and other preventative and routine treatments (e.g. vaccinations).</li> <li>You may have to pay a % contribution of the cost of the treatment depending on your product and your pet's age.</li> <li>Any fees for treating an illness if you have opted for Lifelong Accident Protection policy.</li> </ul>	<b>£1,000</b>	<b>£4,000</b>	<b>£6,000</b>	<b>£4,000</b> (accident only)	<b>NIL</b>
<b>Section 6 Loss by theft or straying</b>	We will give you the price you paid for your pet up to the maximum of your cover if: <ul style="list-style-type: none"> <li>Your pet is stolen or strays and you don't get your pet back within 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>If your pet is stolen or strays within 14 days of you taking out the policy.</li> <li>If you get your pet back after we have paid you, you must pay back this money.</li> </ul>	<b>NIL</b>	<b>NIL</b>	<b>£1,500</b>	<b>£600</b>	<b>NIL</b>
<b>Section 7 Recovery costs</b>	<ul style="list-style-type: none"> <li>We will pay towards advertising and reward costs to try and recover your pet after it is stolen or strays, up to the maximum benefit of your cover.</li> </ul>	<ul style="list-style-type: none"> <li>The money you spend trying to find your pet if we have not agreed to the way you are doing this.</li> <li>If your pet is stolen or strays within 14 days of you taking out the policy.</li> </ul>	<b>NIL</b>	<b>£250</b>	<b>£1,000</b>	<b>£600</b>	<b>£250</b>
<b>Section 8 Kennel or cattery fees</b>	<ul style="list-style-type: none"> <li>If you are ill or injured and have to go into hospital for over 48 hours we will pay for your kennel/cattery fees for your pet, up to the maximum benefit of your cover.</li> </ul>	<ul style="list-style-type: none"> <li>Any costs resulting from you having to go into hospital because of an illness or injury first occurring or showing symptoms before your pet was covered or within 14 days of you taking out the policy.</li> <li>Any claim for the first 48 hours you are in hospital.</li> <li>We will not pay the first £35 of kennel fees and the first £30 of cattery fees for each new illness that you have to go into hospital for.</li> </ul>	<b>NIL</b>	<b>£500</b>	<b>£1,000</b>	<b>£600</b>	<b>NIL</b>
<b>Section 9 Daily minding rate</b>	<b>For Lifelong Extra Protection policies only:</b> <ul style="list-style-type: none"> <li>We will pay the reasonable cost of paying someone to look after your pet up to £10 a day and up to a maximum benefit of £750 if you need to go into hospital for medical treatment during the period of insurance.</li> </ul>	<b>For Lifelong Extra Protection policies only:</b> <ul style="list-style-type: none"> <li>Any amount if you are in hospital for less than 48 hours.</li> <li>Any payment if someone else living with you can reasonably be expected to look after your pet whilst you are in hospital.</li> </ul>	<b>NIL</b>	<b>NIL</b>	<b>£750</b>	<b>NIL</b>	<b>NIL</b>
<b>Section 10 Holiday cancellation</b>	<ul style="list-style-type: none"> <li>We will pay towards your holiday costs up to the maximum benefit of your cover if you have to cancel or go home early should your pet need life-saving surgery.</li> </ul>	<ul style="list-style-type: none"> <li>If you cancel your holiday or come home early because your pet needs surgery which is not life-saving; or</li> <li>You booked your holiday less than 28 days before you were due to leave.</li> </ul>	<b>NIL</b>	<b>£250</b>	<b>£3,000</b>	<b>£2,000</b>	<b>NIL</b>
<b>Section 11 If your pet dies</b>	<ul style="list-style-type: none"> <li>If your pet dies, we will pay you the purchase price of your pet up to the maximum benefit of your cover.</li> <li>We will pay you this money even if we have already paid for vet fees to treat the illness or injury.</li> </ul>	<ul style="list-style-type: none"> <li>If your dog dies from an illness when it is: <ul style="list-style-type: none"> <li>- 6 years or over if shown as a specified breed (see your policy document for details), or</li> <li>- 8 years or over for all other breeds.</li> </ul> </li> <li>Your cat is 10 years or over and dies from an illness.</li> <li>Your pet dies from an illness, which arises within 14 days of you taking out the policy.</li> <li>Your dog is put to sleep due to aggression (unless attributable to a medical condition).</li> <li>Your pet dies from an illness and you have opted for Lifelong Accident Protection policy.</li> </ul>	<b>£300</b>	<b>NIL</b>	<b>£1,500</b>	<b>£600</b> (accident only)	<b>NIL</b>
<b>Section 12 Travel cover</b>	<ul style="list-style-type: none"> <li>If you are taking your pet abroad you are covered for emergency veterinary fees up to the maximum benefit of your cover.</li> <li>You are also covered for loss by theft or straying, recovery costs, quarantine expenses, loss of documents and third party liability.</li> </ul>	<ul style="list-style-type: none"> <li>Cover for travel over a maximum of 31 days in any one period of insurance.</li> <li>We will not pay for the first £100 of emergency vet fees.</li> </ul>	<b>NIL</b>	<b>£1,000</b>	<b>£2,000</b>	<b>£2,000</b>	<b>NIL</b>
<b>Section 13 Third party liability (dogs only)</b>	Each time your dog injures someone or damages their property during the period of insurance and you are held legally responsible we will pay: <ul style="list-style-type: none"> <li>Compensation to them for injury or damage.</li> <li>Costs to claim compensation from you awarded against you by a court.</li> <li>Our legal costs of defending a claim made against you.</li> </ul>	We will not pay compensation or legal costs if the damaged property belongs to you or someone who: <ul style="list-style-type: none"> <li>Is part of your family; lives in your home; works for you or is looking after your dog with your permission.</li> </ul> We will not pay the first £250 of any claim.	<b>£1 million</b>	<b>£1 million</b>	<b>£2 million</b>	<b>£1 million</b>	<b>£1 million</b> dogs only
<b>Section 15 Lifesaving Veterinary Treatment</b>	Cover for your pet's emergency veterinary treatment, if it has gone missing or if it has been found by somebody else including: <ul style="list-style-type: none"> <li>Emergency vet fees.</li> <li>Emergency dentistry relating to the incident.</li> <li>Emergency essential transfer fees.</li> </ul>	Emergency vet fees where the pet does not fulfil the following criteria: <ul style="list-style-type: none"> <li>The insured pet has a Pet Protect microchip and is registered on the Pet Protect Microchip ID database with current contact information.</li> <li>Routine treatment.</li> <li>The policy excess as stated on your policy documents.</li> </ul>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>£3000</b>