

## About us, your insurer and our regulator

Pet Protect Limited is registered in England and Wales No. 1774371 Registered office: Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD. Pet Protect Limited is authorised and regulated by the Financial Conduct Authority under register number 311794. Pet Protect Limited is authorised to enter into contracts of insurance under Agreement number B6001D950C060J181 on behalf of Advent Syndicate 780 at Lloyd's, which is managed by Advent Underwriting Limited.

Advent Underwriting Limited, is a limited company registered in England and Wales with registered number 01227004. Registered office: 2nd Floor, 2 Minster Court, Mincing Lane, London, EC3R 7BB. Advent Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked by visiting the 'Financial Services Register' on the Financial Conduct Authority's (FCA) website at <http://www.fca.org.uk/> or by telephoning the FCA on 0300 500 8082.

## Ownership

Pet Protect Limited is a wholly owned subsidiary of PetHealth Inc. Pet Protect Limited has 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 Advent Syndicate 780 at Lloyd's under Agreement number B6001D950C060J181. You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. 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 see your terms and conditions for full details on how to claim for each benefit. Telephone 0345 602 4797 as soon as possible to tell us you may need to make a claim. Send your form and documents to: Pet Protect Limited, Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD. Please note all telephone calls may be recorded for training and monitoring purposes.

## Your right to cancel

Please refer to your terms and conditions for full details. 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. 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. However, if you make a claim, including if your pet has died, is stolen or has strayed, or if a claim is made against you during the month, and you subsequently cancel your policy, the annual premium shall become immediately payable. Any outstanding instalments for the period of insurance will be deducted from any claim payment. If you decided to cancel your Direct Debit instalment, it's important that you call us to ensure your policy has been fully cancelled, so your credit rating is not affected. It is your responsibility to contact your bank or building society and ensure no further payment is made to us. If you paid for your annual premium in full, we will refund a proportion of your premium, which relates to the remaining unexpired full months of cover not used. However, if you make a claim including if your pet has died, is stolen or has strayed, or if a claim is made against you and you subsequently cancel your policy, we shall be entitled to retain your premium. To cancel your policy please contact customer services on 0345 602 4797. All telephone calls may be recorded for training and monitoring purposes.

## If you have a question or complaint

In the event that you wish to make a complaint you may contact us through the following methods:

- call our Customer Services Department on 0345 602 4797;
- write to the Customer Services Manager, Pet Protect Limited, Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD.

Should you remain dissatisfied with the response that you receive from us, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com) Telephone: +44 (0)20 7327 5693 Fax: +44 (0)20 7327 5225 Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service - this process is free and conducted entirely online. You can access the ODR platform on <https://ec.europa.eu/odr>

Alternatively, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations under this contract. Any claim under this contract of general insurance is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

## Law and language applicable

The policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it.

The terms and conditions of the policy will only be available in English and all communication relating to this policy will be in English.

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# Policy Summary

## This Booklet Applies to Pet Protect Policies



## Features and benefits of your Pet Protect 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 Extra, Plus, Economy and Accident Policies. It does not provide the full policy terms and conditions, for a copy of these please visit [www.petprotect.co.uk](http://www.petprotect.co.uk). Pet Protect policies are annual contracts of insurance. Please refer to your policy documents and schedule for the cover you have chosen, any endorsements that may apply and premiums due/paid. Please check you have the cover you require. The stated limits are the maximum benefits we will pay per policy year.

Benefit terms and conditions section	Details of benefit	Summary of what is not covered	Lifelong Economy	Lifelong Plus	Lifelong Extra	Lifelong Accident
Section 5 Veterinary Fees	<p>We will pay, for as long as you require, the cost of veterinary treatment received for an illness or injury suffered by your pet provided your policy is continually renewed and in force during the period of treatment. Your policy cover includes:</p> <ul style="list-style-type: none"> <li>Vet fees including diagnostic, medical and surgical treatment facilities, procedures and fees</li> <li>Fees for putting your pet to sleep if recommended by the vet;</li> <li>Emergency transfer fees only on medical grounds; and</li> </ul> <p>Additional Coverages</p> <p>Provided for Lifelong Plus and Lifelong Extra up to the maximum limit below:</p> <ul style="list-style-type: none"> <li>Complementary medicines such as hydrotherapy, herbal or homeopathic medicine, physiotherapy, shockwave therapy, k-laser therapy and Transcutaneous electrical nerve stimulation (TENS) - <b>Maximum limit of £450</b></li> <li>Prescription diet food - <b>Maximum limit of £100</b></li> <li>Dental treatments - we will cover your pet for non-cosmetic and non-preventative dental problems - <b>Maximum limit - please see your policy schedule</b></li> </ul>	<p>We do not pay:</p> <ul style="list-style-type: none"> <li>Veterinary fees to treat injuries from accidents occurring or illnesses manifesting within 15 days of the start of the policy</li> <li><b>Any pre-existing medical conditions.</b></li> <li>The policy excess as stated on your schedule for each policy period that treatment spans.</li> <li>Your percentage contribution of the cost of the treatment, depending on your product and your pet's age, after deducting the amount of the excess.</li> <li>Any costs towards any routine pre-operative screenings or blood tests.</li> <li>Costs of treatment abroad except as covered under section 11 – Travel cover.</li> <li>Behavioural or training equipment or programmes.</li> <li><b>More than £750 per policy year for MRI/CT scans and any associated costs.</b></li> <li><b>More than £750 per policy year for claims resulting from cruciate ligament rupture, tear or damage.</b></li> <li>Parasitic conditions, including any loss arising as a result of internal or external parasites</li> <li><b>Lifelong Accident Protection</b> policies – if you have selected this option we do not pay fees for treating any illness.</li> <li>Any amount to have your pet cremated, buried or otherwise disposed of.</li> <li>Claims where your pet is a working dog. Does not apply to assistance dogs.</li> </ul>	£1,000	£4,000	£6,000	£4,000 (Accident Only)
Section 6 Loss by theft or straying	<p>We will give you the price you paid for your pet up to the maximum benefit of your cover if your pet is stolen or strays and you don't get your pet back within 30 days. However, you must report the loss or theft of your pet to the police within 24 hours of discovering that it is missing.</p>	<ul style="list-style-type: none"> <li>If your pet is stolen or strays within 15 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>	NIL	£750	£1,000	£600
Section 7 Recovery costs – Advertising and Reward	<p>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.</p>	<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 15 days of you taking out the policy.</li> <li>Any reward to a member of your family or to someone employed by you.</li> <li>Ransom costs if your pet is stolen or dog napped.</li> </ul>	NIL	£250	£500	£600
Section 8 Kennel or Cattery Fees	<p>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.</p>	<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 amount (see schedule excess) of kennel fees and/or cattery fees for each new illness that you have to go into hospital for.</li> <li>Any costs if you are in hospital outside the UK.</li> </ul>	NIL	£250	£500	£600
Section 9 Holiday Cancellation	<p>We will pay towards the unused travel and accommodation and return travel expenses up to the maximum benefit of your cover if you have to cancel or go home early because your pet needs life-saving surgery.</p>	<ul style="list-style-type: none"> <li>If you cancel your holiday more than 7 days before you are due to leave.</li> <li>You booked your holiday less than 28 days before you were due to leave.</li> <li>The costs of any other person on holiday with you.</li> <li>More than the cancellation charge levied by the tour operator.</li> <li>Expenses recoverable elsewhere e.g. your travel insurance.</li> </ul>	NIL	£250	£500	£2000
Section 10 If your pet dies	<p>If your pet dies as a result of an accident, we will reimburse you the purchase price that you paid for your pet up to the policy limit. We will pay you this money even if we have already paid for vet fees to treat the injury.</p>	<ul style="list-style-type: none"> <li>If your pet dies from an illness.</li> <li>Your dog is put to sleep due to aggression (unless attributable to a medical condition).</li> <li>Any benefit under this section if your pet is aged 8 years or over</li> <li>Any amount to have your pet cremated, buried or otherwise disposed of.</li> </ul>	NIL	£500	£750	£600 (Accident Only)
Section 11 Travel Cover	<p>If you are taking your pet abroad you are covered for:</p> <ul style="list-style-type: none"> <li>emergency veterinary fees incurred in an agreed country;</li> <li>If your pet dies as a result of an accident;</li> <li>loss by theft or straying;</li> <li>recovery costs of advertising and reward;</li> <li>quarantine expenses and loss of documents;</li> <li>third party liability;</li> </ul> <p>up to the maximum benefit of your travel cover.</p>	<ul style="list-style-type: none"> <li>We will not pay for the first £100 of emergency vet fees.</li> <li>Any pet that does not have a valid EU Pets Passport or PETS Certificate.</li> <li>Any quarantine costs as a result of the failure of any microchip that does not meet the ISO standard 11784 or 11785.</li> <li>Any pet that has been outside the agreed countries during the journey or within six months before the start of your journey.</li> <li>Any journey you take your pet on against a vet's advice.</li> <li>If your pet lives outside the UK.</li> <li>Repatriation of your pet following its death.</li> </ul>	NIL	£1,000	£1,500	£200
Section 12 Third Party Liability (dogs only)	<p>Each time your dog injures someone or damages their property during the period of insurance and you are held legally responsible we will pay:</p> <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> <p>up to the maximum benefit of your cover.</p>	<p>We will not pay compensation or legal costs if the damaged property belongs to you or someone who:</p> <ul style="list-style-type: none"> <li>is part of your family; lives in your home; or</li> <li>works for you or</li> <li>is looking after your dog with your permission.</li> </ul> <p>We will not pay the first £250 of any claim.</p>	£1 Million	£1 Million	£1 Million	£1 Million