

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 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 603 1294 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 603 1294. All telephone calls may be recorded for training and monitoring purposes.

If you have a 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 603 1294;
- 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 Telephone: +44 (0)20 7327 5693 Fax: +44 (0)20 7327 5225 Website: 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 costumers 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.

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 TimeCare and ConditionCare Policies



Key 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 TimeCare and ConditionCare Policies. It does not provide the full policy terms and conditions. For a copy of these please call 0345 602 4797. 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. The stated limits are the maximum we will pay for each separate condition or incident per policy.

TimeCare and ConditionCare Policies

Benefit terms and conditions section	Details of benefit	Summary of what is not covered	Cover Limits
Veterinary Fees	<p>Pet Protect ConditionCare Covers your pet's veterinary treatment for as long as you require (provided your policy is continually renewed) until the maximum benefit for each illness or incident is used up, after which treatment for that illness or accident will be excluded from cover for the remainder of the policy's life.</p> <p>Pet Protect TimeCare Covers your pet's veterinary treatment including fees for a maximum period of 12 months from the date the illness or injury was first noticed OR until the maximum benefit for each illness or incident is used up (provided your policy is continually renewed and in force during the period of treatment) whichever occurs sooner, after which treatment for that accident will be excluded from cover for the remainder of the policy's life.</p> <p>Coverage is provided for:</p> <ul style="list-style-type: none"> • vet fees including diagnostic, medical and surgical treatment facilities, procedures and fees; • dental treatments - we will cover your pet for non-cosmetic and non-preventative dental injuries caused by an accident; • emergency transfer fees only on medical grounds; 	<ul style="list-style-type: none"> • Veterinary fees to treat injuries from accidents occurring or illnesses manifesting within 15 days of the start of the policy. • Any pre-existing medical conditions; • The policy excess as stated on your policy documents for each policy period that treatment spans; • Any costs for food, including that prescribed by the vet. • Routine pre-operative screenings and blood tests. • Your percentage contribution of the cost of the treatment, which applies once your pet reaches one. • Complementary treatment such as hydrotherapy, herbal or homeopathic medicine, physiotherapy or acupuncture or behavioural therapies. • Dental treatment except for an injury caused by an accident. • Claims where your pet is working other than assistance dogs. • Parasitic conditions, including any loss arising as a result of internal or external parasites. 	<p style="text-align: center;">Select from £1000 OR £3000</p>
Euthanasia	<p>We will pay you the cost of the fees for putting your pet to sleep if recommended by the vet.</p>	<ul style="list-style-type: none"> • Any amount to have your pet cremated, buried or otherwise disposed of. • Any amount if your pet has been put to sleep for financial reasons, or in order to comply with the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or subsequent amendments. 	<p style="text-align: center;">£50</p>
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"> • compensation to them for injury or damage; • costs to claim compensation from you awarded against you by a court; • our legal costs of defending a claim made against you. 	<ul style="list-style-type: none"> • Claims arising out of any injury or damage occurring within 15 days of inception of this policy provided that this exclusion shall not apply in respect of renewed policies. • Compensation or legal costs if the damaged property belongs to you or someone who is part of your family; lives in your home; works for you or is looking after your dog with your permission. • We will not pay the excess as stated on your policy documents. 	<p style="text-align: center;">£1 Million</p>