



# Pet Insurance for Cats & Dogs Policy Summary

**Underwritten by Certain Underwriters at Lloyd's**  
who are authorised and regulated by the Financial Services Authority.

**keyfacts**®

## Administered by K. Drewe Insurance Brokers Limited

who are authorised and regulated by the Financial Services Authority.

This policy summary does not contain full details and conditions of your insurance, these are located in your certificate wording.  
WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

### Type of Insurance and Cover

This insurance provides cover for cats and dogs.

The maximum amount we will pay is the value shown within your certificate wording or on the schedule.

We will insure only those sections you request and we agree to insure.

**Duration:** This is an annually renewable policy. The period of insurance will be shown on your schedule.

### Conditions: (Failure to comply with the conditions below may jeopardise your claim or cover).

- At the start of this insurance to the best of your knowledge and belief your pet is in good health and free from any injury or physical disability unless this has been disclosed by you and accepted by the underwriters.
- You must ensure that your pet has received the required vaccinations and these are maintained.
- During the period of insurance you must take care of your pet which includes arranging and paying for any treatment normally recommended by your vet to prevent or reduce the risk of illness or injury.

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Veterinary Fees –</b> All reasonable costs for treatment of your pet by a vet up to £4,000 without a time limit.</p> <p><b>Complementary Treatment</b> fees up to £250 without a time limit.</p>	<ul style="list-style-type: none"> <li>• Veterinary Fees are limited to £4,000 without a time limit.</li> <li>• Pre-existing medical conditions.</li> <li>• Costs resulting from any illness against which the animal should have received a routine annual vaccination.</li> <li>• Illness first occurring or showing clinical signs within the first 14 days of the start of cover.</li> <li>• Training or behavioural or sex hormonal problems.</li> <li>• Costs of killing or controlling fleas and general health enhancers.</li> <li>• Any costs resulting from vaccinations, spaying, castration, pregnancy or giving birth.</li> <li>• Obesity diets. Prescription diets after the first four weeks of a specific illness.</li> <li>• The cost of dentistry that is not related to an illness or injury.</li> <li>• Complementary treatment fees are limited to £250 (without a time limit).</li> <li>• Complementary treatment that is not carried out under the direction of the vet.</li> <li>• Costs of house calls unless the vet confirms that moving the pet would damage its health.</li> <li>• Extra costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation is necessary.</li> <li>• Costs following your pet's death.</li> </ul>	Section 1 – Veterinary Fees.
<p><b>Third Party Liability – Dogs Only</b> Covering your legal liability up to a limit of £2 Million if your dog causes injury or death to a third party or damage to their property.</p>	<ul style="list-style-type: none"> <li>• You must pay the first £250 of any claim under this section.</li> <li>• Cover is limited to £2 Million per incident.</li> </ul>	Section 2 – Third Party Liability.
<p><b>Emergency Boarding Kennel &amp; Cattery Fees</b> Up to £100 per week to a maximum of £500 per period of insurance for boarding your pet at a licensed premises, if you or anyone normally living with you should need to go into hospital for emergency medical treatment.</p>	<ul style="list-style-type: none"> <li>• Cover is limited to £500 per period of insurance.</li> <li>• Any hospitalisation that is either known or foreseeable before cover commences.</li> </ul>	Section 3 – Emergency Boarding Kennel & Cattery Fees.
<p><b>Advertising &amp; Reward Costs</b> Up to £500 per period of insurance to cover the cost of advertising and offering a suitable reward if your pet is stolen or goes missing.</p>	<ul style="list-style-type: none"> <li>• Cover is limited to £500 per period of insurance.</li> <li>• Any reward to a person living with you.</li> <li>• Any reward that exceeds £200.</li> </ul>	Section 4 – Advertising and Reward Costs.
<p><b>Theft &amp; Straying</b> Pays the purchase price of your pet if it is stolen or goes missing during the period of insurance. <i>If you have lost a dog you must report this to the Police within 24 hours. In the case of cats you must make enquiries with local rescue centres.</i></p>	<ul style="list-style-type: none"> <li>• Cover is limited to £500 per period of insurance.</li> <li>• Any amount until 90 days after the date of loss.</li> <li>• Any amount if a claim is not made within 6 months from the date of loss.</li> <li>• If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</li> </ul>	Section 5 – Theft & Straying
<p><b>Accidental Death</b> Pays the purchase price of your pet if it dies or has to be put to sleep by a vet following an accident during the period of insurance.</p>	<ul style="list-style-type: none"> <li>• Cover is limited to £500 per period of insurance.</li> <li>• Death caused by illness.</li> <li>• Any amount after 6 months from the date of loss.</li> <li>• If you did not pay for your pet or cannot provide evidence of the purchase price we will pay the market value instead.</li> </ul>	Section 6 – Accidental Death.
<p><b>Holiday Cancellation</b> Any travel and accommodation expenses up to £500 that you cannot recover if you have to cancel within 7 days of your booked departure date or cut short your holiday because your pet has either gone missing or is injured or shows sign of any illness and needs immediate life saving surgery.</p>	<ul style="list-style-type: none"> <li>• Cover is limited to £500 per period of insurance.</li> <li>• You must pay the first £50 of any claim under this section.</li> <li>• Any costs relating to a holiday booked within 28 days of departure.</li> <li>• Any costs relating to an injury or illness that is excluded.</li> </ul>	Section 7 – Holiday Cancellation
<p><b>Optional Cover – Overseas Travel Cover</b> Pet owners wishing to travel on holiday within the European Union with their pet under the Pet Travel Scheme can extend the cover provided in the United Kingdom.</p>	<ul style="list-style-type: none"> <li>• Pre-existing medical conditions.</li> <li>• Costs arising from any condition of which you were aware before the start of your journey.</li> <li>• Quarantine costs limited to £1,500 per period of insurance.</li> <li>• Emergency repatriation limited to £500 per period of insurance.</li> <li>• Loss of pet passport during your journey limited to £250 per period of insurance. Cover excluded if the microchip was not checked and functioning properly within 14 days prior to your departure on your journey.</li> <li>• Journeys are restricted to a maximum period of 30 days and no more than 3 trips in a year within the European Union.</li> </ul>	Section 8 - Optional Overseas Travel Cover. <i>If this cover is in force it will show on your schedule of insurance.</i>

## Excess applying to Veterinary Fees

	Rest of UK Area 1	Home Counties Area 2	London Area 3	Additional excess applicable for all claims
Pedigree Dog/Select Breed	£100	£125	£125	Plus 15% of the remainder of the cost of treatment
Crossbreed Dog	£85	£100	£100	
Pedigree Cat	£85	£100	£100	
Domestic Cat	£85	£100	£100	

### General Exclusions:

- Any claim arising directly or indirectly as a result of war, hostilities (whether war be declared or not), terrorist activity, revolution, military or usurped power, civil commotion or any similar event.
- Any liability that arises from radioactive contamination, nuclear fallout or other similar event.
- Any incident occurring outside the United Kingdom, Isle of Man or the Channel Islands.
- Claims under any section excluded on the schedule.
- Any pet under 8 weeks old.
- Any pet 8 years old or over at inception.
- We are unable to insure the following: Shar-pei, Pit Bull Terrier, American Pit Bull, Dogo Argentino, Japanese Tosa or a dog crossed with these breeds, Wolves or Wolf Hybrids, any dog registered under The Dangerous Dogs Act 1991, The Dangerous Dogs (Amendment) Act 1997 or The Dangerous Dogs (Northern Ireland) Order 1991 and any subsequent amendments.
- Any claim associated with rabies or Avian Influenza.
- Dogs used for guarding, track racing, coursing or working dogs of any kind.
- Any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
  - Avian Influenza or any derivation or variant thereof;
  - arising from any fear or threat (whether actual or perceived) of such Avian Influenza;
  - any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Avian Influenza.If The Underwriters allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon You.
- Any claim which is covered under any other policy, unless the cover provided by that policy or policies has been exhausted.

### Your Right to Cancel

You are free to cancel this policy at anytime by contacting your insurance broker who you arranged this insurance with.

If, within 14 days of either receiving your policy documentation, or the start of the period of insurance, you find that it does not meet your requirements you may cancel your policy by returning the documentation along with written instruction to your insurance broker who you arranged this insurance with. We will refund the premium paid in full provided that no claim has been submitted nor any incident likely to give rise to a claim has occurred.

You are not obliged to provide us with any reason for cancelling this policy within 14 days of receiving your policy documentation. However to enable us to gain a greater understanding of the needs of our customers we would welcome any comments you may have.

If you cancel after this time and there has been no claim or incident likely to give rise to a claim during the current period of insurance we will calculate the appropriate premium for the period you have been insured and refund any balance due.

Short term cancellation rates will apply if you have been insured under the policy for less than one year. After the first year insured under this contract, cancellation will be calculated on a proportionate premium for the period you have been insured and any balance due will be refunded to you. A full copy of our Cancellation Notice can be found in the certificate wording.

### Claim Notification

To make a claim contact our Pet Insurance Claims Unit on 0845 279 7249.

### Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact either your insurance broker who you arranged this insurance with or;

### The Administrators

K. Drewe Insurance Brokers Ltd,  
The Post House, 14 Load Street,  
Bewdley, Worcestershire, DY12 2AE  
Tel: 0845 33 03 012 Fax: 0845 408 5926  
Email: mail@kdib.co.uk

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Policyholder and Market Assistance at Lloyd's. Their address is:-

### Policyholder and Market Assistance

Lloyd's Market Services,  
G6/86, One Lime Street,  
London EC3M 7HA  
Tel: 020 7327 5693 Fax: 020 7327 5225  
Email: complaints@lloyds.com

Complaints that cannot be resolved by Policyholder and Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman will not affect your right to take legal action.

### Financial Services Compensation Scheme (FSCS)

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN, by telephoning 020 7892 7300 and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

### Law Applicable to Contract

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which you reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).

If you are not resident (or in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland or Northern Ireland, Channel Islands or the Isle of Man, the law which shall apply is the law of England and Wales.