

# Your Pet Insurance Policy Summary



## keyfacts

### Introduction

This is a summary of the Ant Insurance Pet Insurance policy. This is a packaged insurance product covering a wide range of cover sections. The main benefits claimable under each section is dependant on your plan type. Details of your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed to briefly highlight the main policy benefits and significant/unusual limitations/exclusions, but does not include all policy terms. **You must always read your policy schedule and wording.**

| Significant features and benefits           |                                                                                                                                                                                               | Significant or unusual exclusions and limitations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sections Of Cover                           | What is covered                                                                                                                                                                               | What is not covered                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Section 1<br>Vet's Fees                     | Vet's fees cover for 12 months (max limit shown in schedule) for necessary treatment following accident or illness including physiotherapy, certain prescription diets, treatment & referral. | <ul style="list-style-type: none"> <li>▪ Costs for cosmetic, preventative, routine treatments/examinations. Prescribed diets other than those detailed. Treatment connected with spaying, castration, pregnancy or giving birth.</li> <li>▪ Costs for house / out-of-hours calls unless for a life-endangering condition.</li> <li>▪ Costs incurred more than 365 days after the first date of treatment.</li> <li>▪ Costs resulting from any claim arising during the initial exclusion period.</li> <li>▪ Costs resulting from any claim for an illness or injury showing clinical signs before the start date of the policy.</li> <li>▪ Costs for any claim arising out of negligent mistreatment of the insured pet whether by act or omission.</li> </ul> |
| Section 2<br>Death from Accident or Illness | Death from accident or illness cover is provided up to the price paid for or market value of your pet whichever is less.                                                                      | <ul style="list-style-type: none"> <li>▪ Death due to illness of any dog or cat aged 8 years or over.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Section 3<br>Boarding Kennel/Cattery Fees   | Cover is provided for the cost of boarding your pet should you have to spend more than 3 days in hospital.                                                                                    | <ul style="list-style-type: none"> <li>▪ Any claims by you or your partner for pregnancy, expected treatment or pre existing condition.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Section 4<br>Holiday Cancellation           | Cancellation or curtailment of holiday because your pet needs life saving surgery following an accident or illness within 14 days of your                                                     | <ul style="list-style-type: none"> <li>▪ Costs for any holiday booked less than 28 days before you leave.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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| Section 5<br>Loss by Theft or Straying                                   | We pay up to the purchase price paid or the amount shown in policy schedule if the insured pet is not found within 28 days. We will also pay towards advertising and reward for your pet.                     | <ul style="list-style-type: none"> <li>▪ Theft, which does not show forcible and violent entry to a secure area of your home</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Section 6<br>Accidental Damage                                           | Accidental damage caused to a third party's personal property.                                                                                                                                                | <ul style="list-style-type: none"> <li>▪ Damage to motor vehicles or contents.</li> <li>▪ Damage if pet left unattended or from it vomiting, fouling or urinating.</li> <li>▪ Property owned by you, a member of your family, a relative, guest or other person who is responsible for or in control of your pet.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Section 7<br>Public Liability                                            | Your legal liability to a third party, for the damages and costs arising from your ownership of the insured pet; your costs and expenses of defending criminal proceedings incurred with our written consent. | <ul style="list-style-type: none"> <li>▪ Death, bodily injury, loss or damage to you or any property owned, held in trust, in the charge of or under the control of you, any person handling the insured pet with your permission and consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.</li> <li>▪ Death or bodily injury, loss or damage to property as a result of the insured pet's interaction with other animals or worrying sheep.</li> <li>▪ Fines, compensation and prosecution costs following your prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.</li> </ul> |
| General Exclusions & Limitations that apply to 2 or more policy sections |                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>▪ Costs resulting from pre-existing conditions or an injury or illness/disease first showing clinical signs before or within 14 days of your pet's cover starting.</li> <li>▪ Costs arising from vicious tendencies or behavioural problems shown by your pet.</li> <li>▪ Costs not backed up by a receipt/invoice showing full details of the costs incurred.</li> <li>▪ Any claims arising in connection with your carrying on of any trade, business or profession or use of the insured pet for hire or reward.</li> <li>▪ An excess is applicable on most sections of cover and varies dependent on your plan type (Please see policy schedule for full details)</li> <li>▪ Losses arising as a result of your pet undergoing organ transplants.</li> </ul>                                                                                                                                               |

This summary of cover relates to pets aged 6 weeks to 8 years. We provide a separate policy for senior pets aged 8 years and upwards.

### **Monthly policies and yearly policies**

A yearly policy runs for 365 days from the commencement date shown on your schedule.

A monthly policy runs for 1 calendar month and premiums are collected on the 28<sup>th</sup> day of each calendar month. Your monthly policy will renew each month automatically. During your insurance with us we may offer upgraded benefits, alter cover, or increase premiums. You will get at least 14 days notice of any alterations in cover or premium. You can cancel the policy at any time without penalty by simply phoning us. Please refer to your policy schedule/advance notice for statement of price and policy type.

### **POLICY ALTERATION & CANCELLATION RIGHTS**

If you wish to cancel your policy within the first 14 days of policy inception/review and you have not made a claim there is no penalty and upon cancellation you will be entitled to a full return of premiums.

If you wish to cancel after 14 days of policy inception/review and you have not made a claim you can cancel at any time and will be entitled to the return of the unexpired portion of your premium. However, we will deduct the reasonable cost of setting up and administering your policy. Our risk is regularly reviewed and if following such a review we determine to cancel this policy we may do so giving you 7 days notice in writing of our intentions. We will return the premiums paid less a reasonable amount for the time the policy has been in force. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £5.

If you ask to alter this policy, its schedule or any part of the cover there will be a reasonable endorsement fee.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 01285 886600 or by email. If you have not received an acknowledgement from us within 14 days, you must post the details by recorded delivery.

### **How to make a claim on your policy**

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 01285 886600. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. To, Claims Manager, Claims Administration, Adminicle Limited, Callidus House, Cirencester Business Park, Love Lane, Cirencester, GL7 1XD. You must co-operate fully and truthfully to give us any information we may need.

### **Our complaints procedure**

If you have a complaint please follow this procedure.

- If you are not satisfied with our claims service please write to the Claims Manager. Claims Administration, Adminicle Limited, Callidus House, Cirencester Business Park, Love Lane, Cirencester, GL7 1XD
- If you are unhappy with the level of customer service you have received please write to the Customer Services Manager. **Ant Insurance**, C/o Adminicle Limited, Callidus House, Cirencester Business Park, Love Lane, Cirencester, GL7 1XD.
- If you remain dissatisfied please write to the General Manager at Elite Insurance Company Limited, 913 Europort Road, Gibraltar.
- All of the above can be contacted at the Adminicle office address noted above.
- If you do not receive satisfaction through our internal procedures, then you can refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London, E14 9SR or they can be contacted on 0845 080 1800.
- Your legal rights are unaffected.

### **Details about our Regulator**

The Financial Services Authority website which includes a register of all regulated firms can be viewed at [www.fsa.gov/register](http://www.fsa.gov/register), or the Financial Services Authority can be contacted on 0300 500 5000.

### **Financial services compensation scheme (FSCS)**

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)