

# Your Pet Insurance Policy Summary

## Introduction

This is a summary of the Breeder Choice Pet Insurance policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to Your particular insurance policy. Please check Your policy schedule to see which sections of cover are applicable to Your insurance cover. 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

### Section 1 - Vet's Fees

Vet's fees cover (max limit shown in schedule) for necessary treatment following accident or illness including physiotherapy, certain prescription diets, treatment & referral.

### Section 2 - Death from Accident or Illness

Following the total loss of an insured item(s) due to an insured peril as detailed in section 1, occurring within 1 year of new (yearly policies) or 2 years of new (monthly policies), replacement will be based upon the sum insured or new market value if less.

### Section 3 - Boarding Kennel/Cattery Fees

Cover for expenses necessarily incurred in the hiring of replacement equipment as a result of an insured peril as detailed in section 1, up to a maximum of 20% of the total sum insured (subject to a maximum hiring cost of £4000) or as stated in the schedule.

### Section 4 - Holiday Cancellation

Cancellation or curtailment of holiday because your pet needs life saving surgery following an accident or illness within 14 days of your holiday.

### Section 5 - 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.

### Section 6 - Accidental Damage

Accidental damage caused to a third party's personal property.

### Section 7 - Burglary Reward

If the family dog restrains a burglar in your home and this leads to a conviction.

### Section 8 - Public Liability (This cover section does not apply to cats)

Your legal liability to a third party, for the damages and costs arising from your ownership of the insured pet. Your legal costs **only** in defence of criminal proceedings (incurred with our written consent) if you are prosecuted under the provisions of the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

### Section 9 - Transport Costs

Cover if your vet refers you to another practice or veterinary school.

### Section 10 - Personal Accident

If you have to take time off work as a result of being bitten by your pet.

## Significant or Unusual Exclusions and Limitations

### Exclusions applying to section 1

- Costs resulting from an injury or illness that a) first showed clinical signs before your pet's cover started, b) is the same as or has the same diagnosis or clinical signs as an injury, illness or clinical signs Your pet had before cover started; c) is caused by, relates to or results from an injury, illness or clinical signs Your pet had before cover started.
- Treatment received by Your pet after the period of insurance lapses for whatever reason.
- The cost of any treatment if a claim has not been submitted within 90 days of the first date Your pet received treatment.
- Costs for cosmetic, preventative, routine treatments/examinations.
- Prescribed diets other than those detailed. Treatment connected with spaying, castration, pregnancy or giving birth .
- Costs for house / out-of-hours calls unless for a life-endangering condition.
- You must pay an excess for each condition treated and for each calendar year that that condition is treated.
- Costs incurred more than 365 days after the first date of treatment unless lifetime cover is in force and the appropriate premium has been paid.

### Exclusions applying to section 2

- Death due to illness of any dog or cat aged 10 years or over.

### Exclusions applying to section 3

- Any claims by you or your partner for pregnancy, expected treatment or pre-existing condition.

### Exclusions applying to section 4

- Costs for any holiday booked less than 28 days before you leave.

### Exclusions applying to section 5

- Theft, which does not show forcible and violent entry to a secure area of your home.
- Any straying of an insured dog from the public highway when not on a collar and lead.
- Any unauthorised reward.

### Exclusions applying to section 6

- Damage to motor vehicles or contents.
- Damage if pet left unattended or as a result of it vomiting, fouling or urinating.
- Property owned by you, a member of your family, your agent or licensee, any person who is responsible for or in control of your pet.

### Exclusions applying to section 7

### Exclusions applying to section 8

- 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 or without 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.
- Death or bodily injury, loss or damage to property as a result of the insured pet's interaction with other animals or worrying sheep.
- Any fines, compensation or prosecution costs ordered to be paid following a conviction under the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

### Exclusions applying to section 9

- Any repeat journey costs unless agreed by us.

### Exclusions applying to section 10

## General Exclusions & Limitations that apply to 2 or more policy sections

- Costs resulting from pre-existing conditions or an illness/disease first showing clinical signs before or within 14 days of your pet's cover starting.
- Costs arising from vicious tendencies or behavioural problems shown by your pet.
- Costs not backed up by a receipt/invoice showing full details of the costs incurred.
- 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.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- Losses arising as a result of your pet undergoing organ transplants.
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually. Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days. Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month. Automatic renewal is subject to receipt of premium.

## 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. We may cancel this insurance at any time in which case 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 08449 809 565, fax 08449 809 410 or by emailing [custserv@eandl.co.uk](mailto:custserv@eandl.co.uk). For alterations and cancellation at renewal please write to the address noted below, telephone 08449 808 921, fax 08449 809 410 or email [renewals@eandl.co.uk](mailto:renewals@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, 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 08449 809 400, fax on 08449 809 410 or by emailing [claims@eandl.co.uk](mailto:claims@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.

## Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service, please address your complaint to the appropriate Departmental Manager, for example, quotations, claims, customer services etc. Following this, if you remain unhappy with the Manager's response, you may write to the General Manager for a final response within 8 weeks of the date of the Departmental Manager's letter.

All correspondence should be addressed to Equine & Livestock Insurance Co Ltd, P O Box 100, Ouseburn, York YO26 9SZ.

If you do not receive satisfaction through our internal complaints handling procedures, you may refer your complaint to the Financial Ombudsman Service at Customer Contact Division, South Quay Plaza, 183 Marsh Wall, London, E14 9SE (tel: 0845 080 1800) within 6 months of the date of the General Manager's final response.

## Details about our Regulator

Equine and Livestock Insurance Company Ltd is authorised and regulated by the Financial Services Authority Registration no: 202748. 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 0845 606 1234.

## 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)

## E&L® Postal address

Equine & Livestock Insurance Co Ltd, Registered in the UK. Reg. Office: Thorpe Underwood Hall, Ouseburn, York, YO26 9SZ

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