

# Pet Insurance

## Insurance Product Information Document

**animal  
Friends**  
Pet Insurance

**Company:** Animal Friends Pet Insurance

**Product:** Accident Only Policy

Animal Friends is an intermediary registered in the United Kingdom and authorised and regulated by the Financial Conduct Authority (307858). Animal Friends acts on behalf of Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar Reg. No: 87598. Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission and is subject to regulation by the Financial Conduct Authority and limited regulation by Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635). This Insurance Product Information Document provides a summary of the main cover and exclusions, and is not personalised to your specific individual needs. You can find the full information by reading your Policy Schedule and your Policy Booklet.

### What is this type of insurance?

This product meets the demands and needs of someone wanting help paying vet bills for injuries caused by accidents only. If one accident causes multiple injuries, we don't pay a separate vet fee limit for each injury, we pay it once for all the injuries linked to that accident. You won't be covered for any illnesses even as a result of an accident and there are no additional benefits to this product.



#### What is insured?

- ✓ Vet fees up to £2,500 per accident per year up to a lifetime condition limit of £15,000 for any injury or condition caused by an accident.

This includes:

- complementary treatment as recommended by your vet up to £500. The £500 limit counts towards your vet fees limit for each accident.
- the cost of putting your pet to sleep due to injuries caused by an accident when recommended by your vet up to £116.



#### What is NOT insured?

- ✗ Any pre-existing condition. Any accidents your pet had before you took this policy out or in the 2-day waiting period will be considered pre-existing. This includes any conditions or complications that later appear because of the accident.
- ✗ Any claim for accidents which occur in the first 2 days of the policy.
- ✗ Any claim for veterinary treatment of an illness.
- ✗ Any dental or gum treatment, including root canal treatment and epulis, as well as any investigation costs leading up to a dental diagnosis.
- ✗ Any costs associated with damage to the cruciate ligament.
- ✗ Costs for routine, preventative, elective or cosmetic treatments. Examples of this include costs for grooming, vaccinations or neutering. We also don't cover any complications that arise from these treatments.



- ✗ Any cost for cremation or burial.
- ✗ Pets which should be registered under the Dangerous Dogs Act 1991 and (Northern Ireland) Order 1991 or any later amendments, or any pet listed on the excluded breed list on our website.
- ✗ Any costs relating to accidents which happen anywhere other than the UK.



#### Are there any restrictions on cover?

- ! You must pay the excess for each new claim in a policy year.
- ! Once your dog reaches the age of 8 or your cat reaches the age of 10, you'll have to start paying either 20% or 35% of the vet fees every time you make a claim. This is known as a co-payment.
- ! There is a limit of £2,500 per policy year for each accident.
- ! If you renew this policy, you can continue to claim up to £2,500 per year for ongoing treatment for the same accident until you reach the maximum claim limit of £15,000. You will only be able to make ongoing claims if you renew your policy each year.
- ! We apply a maximum limit to the amount we will pay for some of the most commonly claimed for vet fees.



#### Where am I covered?

- ✓ Cover is provided for claims made in the UK including, Channel Islands, Isle of Man and UK Ministry of Defence bases overseas.



## What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet to prevent or reduce the risk of accident or injury.
- When making a claim you must provide a completed claim form and agree that the full medical history including test results may be released to us.
- You must pay the premium shown on the policy for each policy period.
- You must pay the fixed excess and any percentage excess (co-payment) specified in your schedule of insurance.



## When and how do I pay?

- You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by Direct Debit, debit card or credit card.



## When does the cover start and end?

- You can choose the date your cover starts. Please see your policy schedule for your exact start and end date.
- Your policy will run for 12 months from the start date.



## How do I cancel the contract?

- You can cancel your policy at any time by calling us on 0344 557 0300. You can also contact us by Live Chat on our website or email [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).
- If you cancel your policy within 14 days of your policy start date and we haven't paid a claim, we'll give you a full refund.
  - If you cancel after 14 days of your policy start date and we haven't paid a claim, we'll refund you for any time left on your policy.
  - If you pay for your policy annually and cancel after 14 days and we have paid a claim in this policy year - you won't be due a refund of any premiums.
  - If you pay monthly and cancel your policy after 14 days and we have paid a claim in this policy year - you'll need to pay the remaining premium for this policy year.