

# Pet Insurance

## Insurance Product Information Document

**animal  
Friends**  
Pet Insurance

**Company:** Animal Friends Pet Insurance

**Product:** Lifetime £1,000 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 the 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 long-term and short-term treatment until the annual policy limit is reached. This product may not provide full coverage against vet fees but is likely to provide a contribution towards the cost of a claim. Our Lifetime pet insurance policies offer cover for accidents, illnesses and conditions and could provide ongoing cover for these as long as you continue to renew your policy. This Lifetime product has an annual limit which refreshes upon annual renewal.



#### What is insured?

- ✓ Cover for vet fees for accidents, illnesses and conditions up to the annual limit of £1,000.

This includes:

- complementary treatment as recommended by your vet up to £500 per policy year.
- prescribed clinical diet to treat bladder stones up to £100 per policy year.
- the cost of putting your pet to sleep when recommended by your vet up to £116.

This limit refreshes at renewal.

- ✓ If your pet passes away during the policy year, we will pay a percentage of the amount you paid or donated for your pet up to £600. If you have a dog over 8 years and 1 day or a cat over 10 years and 1 day, we'll only cover deaths as a result of accidents.
- ✓ If your pet is lost or stolen, we will pay a percentage of the amount you paid or donated for your pet up to £600 if they are not found after 45 days.
- ✓ Cover for up to a maximum of £2,000,000 per policy year if your pet accidentally injures someone or damages their property and you are legally liable.
- ✓ Cover for up to a maximum of £200 per policy year towards the cost for advertising your lost or stolen pet or for a reward if your pet is found and returned to you.
- ✓ Cover for up to a maximum of £600 per policy year towards the cost of boarding your pet if you unexpectedly have to spend more than 4 consecutive days in hospital.
- ✓ Cover for emergency vet treatment if you are on holiday in the EU with your pet up to £2,000 per policy year.
- ✓ Cover for up to £1,000 per policy year if you have to cancel or cut short your holiday because your pet needs emergency surgery.



- ✓ If you suffer an injury and are hospitalised for more than 4 consecutive days we will pay up to £100 per policy year towards the cost of a professional dog walker.



#### What is NOT insured?

- ✗ Any pre-existing condition. Any condition or accident your pet had before you took this policy out or in the waiting period will be considered pre-existing.
- ✗ Any claim for accidents which occur in the first 2 days of the policy.
- ✗ Any claim for illness, loss, death or cruciate ligament damage which happens in the first 14 days of your policy.
- ✗ The cost of any treatment for behavioural problems.
- ✗ Any cost for cremation or burial.
- ✗ If your pet passes away, we would not be able to pay any claim if you did not make a donation or pay to purchase your pet.
- ✗ 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.
- ✗ We won't cover vet fees for any other animal that's injured or killed by your pet.
- ✗ You won't be covered if your pet injures someone or damages their property at your workplace.
- ✗ 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 dental or gum treatment, including root canal treatment and epulis, as well as any investigation costs leading up to a dental diagnosis.



## Are there any restrictions on cover?

- ! If the vet fee limit is reached during the policy year, no further treatment will be covered in that year. The vet fee limit will refresh each time you renew.
- ! You must pay the excess towards claims for vet fees once per condition per policy year.
- ! Claims for ongoing treatments will have an excess applied each policy year.
- ! You must pay a £250 excess for any property damage claim.
- ! 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.
- ! If your pet has a condition affecting a body part of which your pet has two, this will be considered as one condition.
- ! We will not pay for the death of any pet from illness once a dog reaches the age of 8 years and over or a cat reaches the age of 10 years and over.
- ! If your pet passes away, you will need to provide proof of the amount you paid for your pet.
- ! Any claim for cancelling or cutting short your holiday for anyone other than the policyholder.
- ! You will need to notify the microchip company and your vet within 48 hours of discovering your pet has been lost or stolen and contact us before offering a reward.
- ! We will not pay a reward to a member of your family for finding a lost pet.
- ! We will not pay for any clinical diet treatment other than when prescribed to treat bladder stones.
- ! 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. You can also claim for emergency vet treatment as a result of an accident, injury or illness that first shows clinical signs during a holiday within the EU. See your policy documents for further details.



## 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 and tell us about any change to your circumstances.
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet.

- You must ensure your pet is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination.
- You must ensure your pet is wormed regularly in order to be able to claim for any treatment preventable by having your pet wormed.
- 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.
- To keep your lifetime cover benefits, you must renew your policy with us and there must be no break in cover.
- 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.