

Pet Insurance Policy Summary

Statement

This is only a summary of the policy cover provided. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy document carefully when you receive it. You should also refer to the policy schedule, which indicates the level of cover chosen and any endorsements that apply to your own policy.

Name of the insurance undertaking

The insurer of this policy is Amtrust International Underwriters Limited. Registered number: 169384.

Amtrust International Underwriters Limited is authorised and regulated by the Irish Financial Services Regulatory Authority and has the necessary passporting rights to write insurance business in the UK.

Type of insurance

Insurance for Cats and Dogs only in respect of veterinary fees for accident, illness, or disease, death from injury*, advertising and reward*, theft or straying*, boarding kennel fees*, and holiday cancellation*. Third Party liability cover is provided for Dogs only.

* Silver and Gold policies only.

Statement of Demands and Needs

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet are met throughout the duration of the policy.

Period of Insurance

This is an annual insurance contract providing twelve months continuous cover. Your policy schedule will show the date your cover starts and ends.

| Significant Features and Benefits | Significant and unusual exclusions and limitations | Section of the policy that contains further details |
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| <p>Veterinary Fees.</p> <p>All reasonable charges for treatment carried out by a vet due to accident, illness or disease.</p> <p>Fees for alternative medicine which the vet recommends and is approved by us.</p> | <p>Limit of cover - £1,000 (bronze), £3,000 (silver), £5,000 (gold).</p> <p>Claims not reported within 60 days of occurring are excluded.</p> <p>Claims for illness occurring within 10 days of inception (not including renewals) are excluded.</p> <p>Any pre-existing conditions or illness are excluded unless previously agreed by us.</p> <p>The cost of dentistry is excluded unless as the result of an accident.</p> <p>Cost arising from preventative and elective treatments, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth are excluded.</p> <p>Fees for unapproved alternative medicines are excluded.</p> <p>Any claims for a pet under the age of 6 weeks are excluded.</p> <p>Cover in respect of pets aged between 6 and 8 weeks will be restricted to accident only.</p> | <p>Policy schedule will show the level of cover chosen.</p> <p>Section 1 Veterinary Fees</p> |

| Significant Features and Benefits | Significant and unusual exclusions and limitations | Section of the policy that contains further details |
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| <p>Third Party Liability (applicable to Dogs only).</p> <p>Legal liability if someone is injured or killed or their property is damaged as a result of an incident involving your dog.</p> | <p>Any claims for a pet under the age of 6 weeks are excluded.</p> <p>Any amount of compensation payable is excluded if the person or the damaged property belongs to a person who is a member of your family or persons permanently residing with you, or any person employed by you.</p> <p>Any claim arising outside of the United Kingdom, Channel Islands or the Isle of Man is excluded. Cover under this section is extended in accordance with EEC regulations under the PETS Travel Scheme whilst the pet is temporarily located in any member country of the PETS Travel Scheme (excluding long haul countries defined by DEFRA) up to a maximum of 30 days (Bronze or Silver Plans), or unlimited overseas travel (Gold Plan), in any one period of insurance.</p> <p>Legal liability limit £1,000,000.</p> | <p>Section 2 Third Party Liability (applicable to Dogs only).</p> <p>Section 2 Third Party Liability (applicable to Dogs only).</p> |
| <p>We will pay if your pet dies from illness or disease, or in the event of humane destruction by a vet to alleviate incurable and inhumane suffering of your pet.</p> | <p>This section applies to Gold and Silver Plans only.</p> <p>Limits: Up to the purchase price or up to a maximum of £250 (Silver Plan), or £750 (Gold Plan), whichever is the lesser.</p> <p>This section does not apply in the case of Dogs over 9 years old, and Cats over 11 years old.</p> <p>If no purchase receipt available, replacement cost will be that of a similar pet.</p> | <p>Section 3 Death from Illness.</p> |
| <p>We will pay if your pet dies from an accident, or in the event of humane destruction by a vet to alleviate incurable and inhumane suffering of your pet due to an accident.</p> | <p>This section applies to Gold and Silver Plans only.</p> <p>Limits: Up to the purchase price or up to a maximum of £250 (Silver Plan) or £750 (Gold Plan), whichever is the lesser.</p> <p>If no purchase receipt available replacement cost will be that of a similar pet.</p> | <p>Section 4 Death from Accident</p> |
| <p>The cost of local advertising if your pet is lost or stolen, and for a suitable reward (agreed by us).</p> | <p>This section applies to Gold and Silver Plans only.</p> <p>Limits: Up to a maximum of £250 (Silver Plan) or £750 (Gold Plan).</p> | <p>Section 5 advertising and Reward.</p> |

| Significant Features and Benefits | Significant and unusual exclusions and limitations | Section of the policy that contains further details |
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| <p>We will pay in respect of permanent loss of your pet due to it being lost or stolen and after no recovery after 45 days including advertising and reward.</p> | <p>This section applies to Gold and Silver Plans only.</p> <p>Limits: Up to the purchase price or up to a maximum of £250 (Silver Plan) or £750 (Gold Plan), whichever is the lesser.</p> <p>If no purchase receipt available, replacement cost will be that of a similar pet.</p> | <p>Section 6 Theft and Straying.</p> |
| <p>We will pay for boarding your pet in a licensed boarding kennel or cattery if you or a member of your family permanently residing with you has to go into hospital for more than 4 days.</p> | <p>This section applies to Gold and Silver Plans only.</p> <p>Limits: Up to a maximum of £250 (Silver Plan) or £1,000 (Gold Plan) in any period of insurance.</p> <p>Any medical condition known at inception of the policy that is likely to result in hospitalisation is excluded.</p> <p>Hospitalisation of you or any member of your family permanently residing with you as a result of pregnancy is excluded.</p> | <p>Section 7 Boarding Kennel Fees.</p> |
| <p>Any non-recoverable cancellation and curtailment costs if your pet requires emergency life saving surgery within 7 days of your departure on holiday.</p> | <p>This section applies to Gold and Silver Plans only.</p> <p>Limits: Up to £250 (Silver Plan) or £2,000 (Gold Plans) in any one period of insurance.</p> <p>Any pre-existing or foreseeable condition or disease likely to necessitate emergency life saving surgery is excluded.</p> <p>Any cost or expenditure for a holiday booked less than 28 days prior to departure is excluded.</p> | <p>Section 8 Holiday Cancellation Costs.</p> |
| <p>Compensation to third parties for any accidental damage caused by your pet.</p> | <p>This section is applicable to the Gold Plan only.</p> <p>Limit: Up to £500.</p> <p>Damage to property in the ownership, custody or control of you, your family or household or any person employed by members of your household, or any persons entrusted with the care, control or custody of your pet is excluded.</p> | <p>Section 9 Accidental Damage.</p> |

| Significant Features and Benefits | Significant and unusual exclusions and limitations | Section of the policy that contains further details |
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| | <p>Any pet under the age of 6 weeks is not covered.</p> <p>Cover for pets between 6 weeks and 8 weeks of age is restricted to accident only.</p> <p>Any claim arising outside of the United Kingdom, Channel Islands or the Isle of Man is excluded. Cover under this section is extended in accordance with EEC regulations under the PETS Travel Scheme whilst the pet is temporarily located in any member country of the PETS Travel Scheme (excluding long haul countries defined by DEFRA).</p> <p>Any animal which should be registered under the UK Government's Dangerous Dogs Act 1991 is excluded.</p> <p>War risks, hostilities, terrorism, revolution, military or usurped power, radioactive contamination are excluded.</p> | General Exclusions. |
| Excesses | £50 £100 | Section 1 Section 2 and 9 |
| Various Helplines - Veterinary, Bereavement Counselling, Pet Legal, Pet Minders. These are all applicable to all three Plans of cover. | | See listing of telephone numbers under Helplines in the policy booklet. |

Cancellation Procedures

Within 14 days of receipt of the policy documentation you can decide not to continue with the policy. You must either telephone us or write to us to confirm this and return your schedule of insurance. Where this happens you will receive a proportionate refund of the premium paid for the unexpired portion of the period of cover less any agreed charges. The full annual premium must be paid if there has been a claim for the death/loss of your pet.

If you cancel after 14 days from the start of your insurance, provided there have been no claims or incident likely to give rise to a claim, we will refund the unexpired portion of the period of cover. If a claim has been submitted or there has been an incident likely to give rise to a claim during the current period of insurance there will be no return of premium.

Claims Notification

In the event of a claim please telephone our dedicated claims team on 0844 335 1583, providing your client reference number, and we will direct you as to the steps you then need to take.

Complaints procedure

If you have cause for complaint please first contact our Customer Service Department on 0844 800 5403; or you can write to the Quality Manager, AA Pet insurance, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

If you remain dissatisfied with AA Pet insurance's response or your complaint is about your insurer, you may write to the Customer Service Adviser at AmTrust International Underwriters Limited, 40 Westland Row, Dublin 2 Ireland, who will arrange for an investigation on behalf of the Chief Executive.

If you are still dissatisfied after receiving a final response letter from AmTrust, then you can refer the matter to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Full details of the Complaints Procedure will be found in your policy booklet.

Financial Services Compensation Scheme ('FSCS')

The Administrators and Insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of any claim. Non-compulsory classes of insurance, insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information can be obtained from www.FSCS.org.uk or by telephoning 020 7892 7300.

A specimen policy is available on request.