



AFI PET INSURANCE

ACCIDENT ONLY COVER POLICY KEY FACTS

This is a summary of the Animal Friends pet insurance policy and should be read in conjunction with it. The definitions referred to in italics are the definitions set out in the 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, which can be found in the policy document. **You must always read Your policy schedule and wording.**

Who is the Insurer?

This scheme is underwritten by Red Sands Insurance Company (Europe) Limited (Red Sands), registered in Gibraltar under number 87598, registered office at Level 3, Ocean Village Business Centre, 23, Ocean Village Promenade, Gibraltar.

Red Sands is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the Financial Services Compensation Scheme (FSCS) and the Association of British Insurers (ABI).

Who is the Administrator?

Our administrator, Animal Friends Insurance Services Limited, is authorised and regulated by the Financial Services Authority (FSA registered no: 307858).

Are you eligible for this cover?

To be eligible for cover under this policy *You* must own a dog or a cat which is not one of the excluded breeds (refer to the policy wording for a full list of excluded breeds) and is aged 5 weeks or older.

What happens if I take out cover and then change my mind? (Please refer to page 5 of the Policy)

If AFI receives *Your* written request to cancel this Policy within the Cooling Off Period, then, if *You* have not made a claim, *We* will give *You* a full refund of any premium *You* have paid less any applicable taxes or duties payable.

If *You* wish to cancel after 14 days of the *Commencement Date* 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 this policy. Please note If a claim has been submitted or is pending, *We* will not refund any premium

We may cancel this policy 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 this policy up to the *End 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.

What cover does this policy provide?

What is covered?	What is not Covered? - Significant Exclusions - Please refer to Your Policy for Full List of Exclusions	Benefits
<p>Veterinary Fees - Accident Only</p> <p>Vet's fees cover up to £2,000 (<i>Annual Benefit Limit</i>) to a maximum <i>Lifetime Condition</i> Limit of £10,000 for an <i>Injury</i> or <i>Condition</i> caused by an <i>Accident</i>.</p> <p>Note: You are only covered for vets' fees associated with Your pet suffering an Accident - Upgrade to Basic, Prime, Superior or Prestige to get cover for Vets' fees incurred if Your Pet suffers from an Illness</p>	<ul style="list-style-type: none"> Costs resulting from any <i>Illness</i>. Costs for house / out of hours calls unless for a life-endangering <i>Condition</i>. The <i>Accident</i> or <i>Injury</i> has the same diagnosis or <i>Clinical Signs</i> as an <i>Accident</i> or <i>Injury</i> <i>Your Pet</i> had before or within the <i>Waiting Period</i>. <i>Cosmetic, preventative, elective</i> and routine <i>Treatments</i>. Any dental or gum <i>Treatment</i> unless required as a direct result of an <i>Accident</i> or <i>Injury</i> to <i>Your Pet</i>. Please note that in the event of an <i>Accident</i> or <i>Injury</i> claim <i>We</i> will only cover the costs of the physical extraction and no anaesthetics, antibiotics or associated costs will be covered. The applicable <i>Excess</i>. 	<p><i>Annual Benefit Limit</i> £2,000.</p> <p><i>Lifetime Condition</i> Limit £10,000.</p>

What am I NOT covered for under this policy? (Please refer to page 5 of the Policy)

In addition to the exclusions detailed above, Red Sands will not pay for:

- the *Excess* applicable on most sections of cover and varies dependent on *Your* plan type (Please see *Policy Schedule* for full details).
- costs resulting from an *Accident* or *Injury* within 5 days of the *Commencement Date* of the policy
- any *claims* relating to *Illness*.
- costs resulting from any *Pre-existing Conditions* or for an *Accident* or, *Injury* that first showed *Clinical Signs* at any time before the *Commencement Date* of the policy
- costs arising from any *vicious tendencies* or *behavioural* problems shown by *Your Pet*.
- costs not backed up by a receipt/invoice *showing* full details of the costs incurred.
- Losses arising as a result of *Your Pet* undergoing organ transplants
- any Pet less than 5 Weeks old

Please refer the Exclusions and General Exclusions sections of the policy for further details.

Pets over the age of 8 years at the time that the policy is incepted or renewed will be classed as "over 8".

How do you make a claim? (Please refer to page 4 of the Policy)

On the happening of any *Accident*, *Illness*, loss, destruction or damage giving rise or likely to give rise to a claim under this policy, *You* must either: download a claim form from www.animalfriends.org.uk ; or contact *AFI* by email on claims@animalfriends.co.uk or telephone on 0844 55 70 300 (option 5) and request *AFI* to send *You* a claim form. Full instructions of how to complete the claim form will be provided. Completed claim forms must be posted to *AFI*.

How do you complain? (please refer to page 6 of the Policy)

We take all complaints very seriously and, once notified, *We* will do everything *We* can put this right for *You*. If *You* do have a complaint please follow this procedure.

If *You* are unhappy with the level of customer service *You* have received please write to the Customer Services Manager at Animal Friends Insurance Services Limited.

If *You* remain dissatisfied please request that *Your* complaint be passed to the Managing Director at *AFI*.

If *You* remain dissatisfied please write to the Managing Director at Red Sands Insurance Company (Europe) Limited

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.

Would I receive any compensation if the Insurer were unable to meet its liabilities? (please refer to page 6 of the Policy)

If *We* are unable to meet *Our* liabilities *You* may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

Other Important Information

English Law applies to this policy unless *You* have asked for another law and *We* have agreed to this in writing before the *Commencement Date*.

In accordance with the Disability Discrimination Act 1995 *We* are able to provide, upon request, a textphone facility, audio tapes and large print documentation. Please advise *Us* if *You* require any of these services to be provided so that we can communicate in an appropriate manner.

Animal Friends Postal address

Animal Friends Insurance Services Limited, 1 The Crescent, Sunrise Way, Solstice park, Amesbury, Wiltshire, SP4 7QA

email: info@animalfriends.co.uk , Tel: 0844 55 70 300 or Fax 0844 55 71 244