



AFI PET INSURANCE

POLICY KEY FACTS - BASIC, PRIME, PRIME PLUS, SUPERIOR, SUPERIOR PLUS AND PRESTIGE

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 10 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>Section 2 Veterinary Fees - Basic & Prime policies</p> <p>Vet's fees cover for 12 months (max limit shown in <i>Schedule</i>) for necessary <i>Treatment</i> following <i>Accident</i> or <i>Illness</i> including physiotherapy, certain prescription diets, treatment & referral.</p> <p>Upgrade for Lifetime and Non-Lifetime</p>	<ul style="list-style-type: none"> • Costs for cosmetic, preventative, routine Treatments/examinations. • Prescribed diets other than those detailed. • <i>Treatment</i> connected with spaying, castration, pregnancy or giving birth. • Costs for house / out-of-hours calls unless for a life-endangering <i>Condition</i>. • Costs incurred more than 365 days after 	<p>Basic: <i>Lifetime Condition Limit</i> £n/a. <i>Annual Benefit Limit</i> £500. <i>Annual Policy Limit</i> £3000.</p> <p>Prime: <i>Lifetime Condition Limit</i> £n/a. <i>Annual Benefit Limit</i> £2000. <i>Annual Policy Limit</i> £7000.</p>

<p>policies - Any upgrade in cover or benefit levels endorsed on the policy during the policy term or at renewal of the policy shall not apply to any <i>Condition</i> for which a claim has been notified or to a <i>Condition</i> showing <i>Clinical Signs</i> prior to such upgrade becoming effective.</p>	<p>the first date of <i>Treatment</i>.</p> <ul style="list-style-type: none"> • The <i>Excess</i> applicable to this section of cover. • Accidents or injuries sustained within 5 days of the Policy Commencement Date 	<p>Prime Plus: <i>Lifetime Condition</i> Limit £n/a. <i>Annual Condition</i> Limit £4000. <i>Annual Policy</i> Limit £10,000.</p>
<p>Section 2 Veterinary Fees - Superior and Prestige Policies</p> <p>Vet's fees cover for lifetime cover (max limit in <i>Schedule</i>) for necessary <i>Treatment</i> following <i>Accident</i> or <i>Illness</i> including physiotherapy, certain prescription diets & referral.</p> <p>Excess – An excess is payable for each <i>Condition</i>. Where the <i>Treatment</i> dates fall within different calendar years, an excess is payable for each of the different years.</p>	<ul style="list-style-type: none"> • Costs for cosmetic, preventative, routine <i>Treatments</i>/examinations. • Prescribed diets other than those detailed. • <i>Costs for or related to cosmetic Treatment, elective Treatment, routine Treatment or preventative Treatment recommended by a Vet to prevent an Injury or Illness for whatever reason. This includes but is not limited to the following: Vaccination; Spaying; Castration; Cryptorchidism (retained testes); Stem cell/ gene therapy; Grooming, nail clipping; Breeding, whelping, kittening, Bathing; Dematting; Killing and controlling fleas and worms; Spaying to prevent the re-occurrence of false pregnancy; and any claims as a result of these procedures unless specifically noted on the Schedule.</i> • <i>Any dental or gum Treatment unless arising as a secondary consequence of an Accident or Injury to Your Pet (for example but not limited to Road Traffic Accident (RTA), accidental frontal Injury to face).</i> • Any costs for house calls; out-of-hours calls; hospitalisation and ambulance costs (where covered) unless a <i>Vet</i> confirms that <i>Your Pet</i> was suffering from an imminent life-endangering <i>Condition</i> which required immediate emergency intervention. Please note that in the event <i>We</i> deem that the out of hours treatment was not required, <i>We</i> will only ever pay the standard consult fees charged by <i>Your</i> normal <i>Vet</i>. Please note any personal loses will not be covered. • The cost of any food, even if prescribed by <i>Your Vet</i>. • The <i>Excess</i> applicable to this section of cover. 	<p>Superior: <i>Lifetime Condition</i> Limit £20,000. <i>Annual Benefit</i> Limit £2,000. <i>Annual Policy</i> Limit £n/a.</p> <p>Superior Plus: <i>Lifetime Condition</i> Limit £30,000. <i>Annual Benefit</i> Limit £4,000. <i>Annual Policy</i> Limit £n/a.</p> <p>Prestige: <i>Lifetime Condition</i> Limit £40,000. <i>Annual Benefit</i> Limit £6,000. <i>Annual Policy</i> Limit £n/a.</p>
<p>Section 3 Death from Accident or Illness.</p> <p>Death from <i>accident</i> or <i>Illness</i> cover is provided up to the price paid for or <i>Market Value</i> of <i>Your Pet</i> whichever is the lesser.</p> <p>(For the avoidance of doubt this section is not included in Accident only cover)</p>	<ul style="list-style-type: none"> • Death due to <i>Illness</i> of any dog or cat aged 8 years or over. • <i>We</i> will calculate the <i>Market Value</i> of <i>Your Pet</i> based upon a sliding scale of value, depending on the age, breed and condition of <i>Your Pet</i>. <i>Our</i> decision on the <i>Market Value</i> of <i>Your Pet</i> will be final and <i>We</i> will endeavour to provide <i>You</i> with reasons for the value <i>We</i> arrive to. 	<p>Basic: Maximum Benefit Limit £350.</p> <p>Prime: Maximum Benefit Limit £750.</p> <p>Prime Plus: Maximum Benefit Limit £1,000.</p> <p>Superior: Maximum Benefit Limit £750.</p> <p>Superior Plus: Maximum Benefit Limit £1,000.</p> <p>Prestige: Maximum Benefit Limit £1,500.</p>

<p>Section 4 Emergency Boarding Kennel And Cattery Fees</p> <p>Cover is provided for the cost of boarding <i>Your Pet</i> should <i>You</i> have to spend more than 4 days in hospital.</p> <p>(For the avoidance of doubt this section is not included in Accident only cover)</p>	<ul style="list-style-type: none"> Any costs resulting from <i>You</i> or <i>Your</i> partner being pregnant, giving birth or any <i>Treatment</i> that is not as a result of an <i>injury</i> or <i>illness</i>. The <i>Excess</i> applicable to this section of cover. 	<p>Basic: Maximum Benefit Limit £100.</p> <p>Prime: Maximum Benefit Limit £750.</p> <p>Prime Plus: Maximum Benefit Limit £1,000.</p> <p>Superior: Maximum Benefit Limit £750.</p> <p>Superior Plus: Maximum Benefit Limit £1,000.</p> <p>Prestige: Maximum Benefit Limit £1,500.</p>
<p>Section 5 Holiday Cancellation</p> <p>Cancellation or curtailment of holiday because <i>Your Pet</i> needs life saving surgery following an <i>accident</i> or <i>Illness</i> within 14 days of <i>Your</i> holiday.</p> <p>(For the avoidance of doubt this section is not included in Accident only cover)</p>	<ul style="list-style-type: none"> Costs for any holiday booked less than 28 days before <i>You</i> leave. The <i>Excess</i> applicable to this section of cover. 	<p>Basic: Maximum Benefit Limit £500.</p> <p>Prime: Maximum Benefit Limit £1,000.</p> <p>Prime Plus: Maximum Benefit Limit £1,500.</p> <p>Superior: Maximum Benefit Limit £2,000.</p> <p>Superior Plus: Maximum Benefit Limit £2,000.</p> <p>Prestige: Maximum Benefit Limit £2,000.</p>
<p>Section 6 Theft or Straying</p> <p>We will pay up to the purchase price paid or the amount shown in policy <i>Schedule</i> if the insured <i>Pet</i> is not found within 45 days.</p> <p>We will also pay towards advertising and reward for <i>Your Pet</i> up to 15% of <i>Your Pet's</i> Sum Insured up to a maximum amount as shown * under the applicable cover type.</p> <p>(For the avoidance of doubt this section is not included in Accident only cover)</p>	<ul style="list-style-type: none"> Any claim where <i>You</i> or the person looking after <i>Your Pet</i> has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the <i>Pet's</i> loss would not be deemed to have been stolen i.e. abandoned deliberately. We will calculate the <i>Market Value</i> of <i>Your Pet</i> based upon a sliding scale of value, depending on the age, breed and condition of <i>Your Pet</i>. <i>Our</i> decision on the <i>Market Value</i> of <i>Your Pet</i> will be final and We will endeavour to provide <i>You</i> with reasons for the value We arrive to. 	<p>Basic: Maximum Benefit Limit £350 *£100</p> <p>Prime: Maximum Benefit Limit £750 *£600</p> <p>Prime Plus: Maximum Benefit Limit £1,000. *£800</p> <p>Superior: Maximum Benefit Limit £750. *£600</p> <p>Superior Plus: Maximum Benefit Limit £1,000. *£1,000.</p> <p>Prestige: Maximum Benefit Limit £1,500. *£1,500.</p>
<p>Section 7 Accidental Damage</p> <p>Accidental damage caused to a third party's personal property.</p> <p>(For the avoidance of doubt this section is not</p>	<ul style="list-style-type: none"> Damage to motor vehicles or contents. Damage if <i>Your Pet</i> is left unattended or from it vomiting, fouling or urinating. Damage while <i>Your Pet</i> is left unattended. The <i>Excess</i> applicable to this section of cover. 	<p>Basic: Maximum Benefit Limit £n/a.</p> <p>Prime: Maximum Benefit Limit £ n/a.</p> <p>Prime Plus: Maximum Benefit Limit £ n/a.</p>

<p>included in Accident only cover)</p>		<p>Superior: Maximum Benefit Limit £ n/a.</p> <p>Superior Plus: Maximum Benefit Limit £ n/a.</p> <p>Prestige: Maximum Benefit Limit £750.</p>
<p>Section 8 Public Liability</p> <p>Your legal liability to a third party, for the damages and costs arising from <i>Your</i> ownership of the insured pet; <i>Your</i> costs and expenses of defending criminal proceedings incurred with our written consent.</p> <p>(For the avoidance of doubt this section is not included in Accident only cover)</p>	<ul style="list-style-type: none"> • If <i>You</i> are legally liable because of a contract <i>You</i> have entered into • If the Claimant is a person who lives with <i>You</i>, is a member of <i>Your Immediate Family</i> or is employed by <i>You</i>. • If <i>You</i>, a member of <i>Your Immediate Family</i> or any person who lives with <i>You</i> or is employed by <i>You</i> is responsible for or is looking after the property damaged. • Death or bodily injury, loss or damage to property as a result of the insured <i>Pet's</i> interaction with other animals. • Fines, compensation and prosecution costs following your prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991. • The <i>Excess</i> applicable to this section of cover. • Leads/collars/harnesses must be in good condition and fit pet to prevent escape. Lead to be used correctly to prevent pet slipping from grasp 	<p>Basic: Maximum Benefit Limit £1 million.</p> <p>Prime: Maximum Benefit Limit £1.5 million.</p> <p>Prime Plus: Maximum Benefit Limit £1.75 million.</p> <p>Superior: Maximum Benefit Limit £1.5million.</p> <p>Superior Plus: Maximum Benefit Limit £1.75 million.</p> <p>Prestige: Maximum Benefit Limit £2 million.</p>
<p>Section 9 Transportation Costs</p> <p>Cover if <i>Your Vet</i> refers <i>You</i> to another practice or veterinary school.</p> <p>(For the avoidance of doubt this section is not included in Accident only cover)</p>	<ul style="list-style-type: none"> • Any repeat journey costs unless agreed by <i>Us</i>. • Any costs for wear and tear to <i>Your</i> vehicle. 	<p>Basic: Maximum Benefit Limit £n/a.</p> <p>Prime: Maximum Benefit Limit £n/a.</p> <p>Prime Plus: Maximum Benefit Limit £n/a.</p> <p>Superior: Maximum Benefit Limit £n/a.</p> <p>Superior Plus: Maximum Benefit Limit £ n/a.</p> <p>Prestige: Maximum Benefit Limit £200.</p>
<p>Section 10 Personal Accident</p> <p>If <i>You</i> have to take time off work as a result of being bitten by <i>Your Pet</i>.</p> <p>(For the avoidance of doubt this section is not included in Accident only cover)</p>	<ul style="list-style-type: none"> • Any sums <i>You</i> may recover from any other source including Statutory Sick Pay. • Any losses incurred without a doctor's report. • Any losses incurred without a report from <i>Your</i> employer stating the period <i>You</i> were off work and confirming the sums by way of income <i>You</i> did not receive from any source as a result. • The <i>Excess</i> applicable to this section of cover. 	<p>Basic: Maximum Benefit Limit £n/a.</p> <p>Prime: Maximum Benefit Limit £ n/a.</p> <p>Prime Plus: Maximum Benefit Limit £ n/a.</p> <p>Superior: Maximum Benefit Limit £ n/a.</p> <p>Superior Plus: Maximum Benefit Limit £ n/a.</p> <p>Prestige: Maximum Benefit Limit £200.</p>
<p>Section 11 Dog Walker</p> <p>If <i>You</i> suffer injury and are hospitalised for more than 4 days and if no <i>Immediate Family</i> member can look after <i>Your</i> dog cover is provided for the cost of a professional dog walker.</p>	<ul style="list-style-type: none"> • Any costs resulting from <i>You</i> or <i>Your</i> partner being pregnant, giving birth or any treatment that is not as a result of an <i>Injury</i> or <i>Illness</i>. 	<p>Basic: Maximum Benefit Limit £n/a.</p> <p>Prime: Maximum Benefit Limit £ n/a.</p> <p>Prime Plus: Maximum Benefit Limit £ n/a.</p> <p>Superior:</p>

(For the avoidance of doubt this section is not included in Accident only cover)		Maximum Benefit Limit £ 100. Superior Plus: Maximum Benefit Limit £100 Prestige: Maximum Benefit Limit £100.
Section 12 Overseas Travel Cover Cover is provided up to £2000 if <i>Your Pet</i> needs emergency vet <i>Treatment</i> abroad. (For the avoidance of doubt this section is not included in Accident only cover)	<ul style="list-style-type: none"> • A maximum of 3 trips per policy period any one trip no longer than 30 days. • Any costs if the holiday was made to get <i>Treatment</i> abroad. • Non-compliance with Pet Travel Scheme; travel outside EU. 	Basic: Maximum Benefit Limit £500. Prime: Maximum Benefit Limit £1,000. Prime Plus: Maximum Benefit Limit £1,500. Superior: Maximum Benefit Limit £ 2,000. Superior Plus: Maximum Benefit Limit £2,000. Prestige: Maximum Benefit Limit £2,000. Accident Only: Maximum Benefit Limit: N/A

What am I NOT covered for under this policy?

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

- the *Excess* which is applicable on most sections of cover and varies dependent on *Your* plan type (Please see *Policy Schedule* for full details). Please note for Pets 8 years and over you are responsible for the first £69 or £99 of each claim, plus under vets fees a further 35% of the remaining claim;
- costs resulting from any *Pre-existing Conditions* or for an *Accident, Injury* or *Illness* that first showed *Clinical Signs* at any time before the *Commencement Date* of the policy.
- costs resulting from an *Illness* that occurs within 14 days of the *Commencement Date* of the policy.
- costs resulting from an *Accident* or *Injury* within 5 days of 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.
- Any claim within the *Waiting Period*.
- As per the Section 27 of the Road Traffic Act 1998: "A person who causes or permits a dog to be on a designated road without the dog being held on a lead is guilty of an offence. It also states, in this section, "designated road" means a length of road specified by an order in that behalf of the local authority in whose area the length of road is situated - For further details see [The Road Traffic Act 1998](#). With this in mind, a dog on a designated road must be on a collar and lead under control.
- When walking *Your Pet* in an area other than a designated road, You must ensure that *Your Pet* remains under Your control and reasonable steps must be taken to prevent *Your Pet* escaping onto a designated road. By way of example only, when in a field and nearing the exit/ entrance, You must ensure *Your Pet* is on a lead.
- You must ensure that any dog lead, collar and/ or harness is in good condition and fits *Your Pet* to prevent escape. You must also ensure that any lead is used in such a way as to prevent the same slipping out of your grasp should *Your Pet* suddenly pull away from you.
- You must ensure *Your Pet* cannot escape or stray from *Your* property and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape. When loading *Your Pet* into or out of *Your* vehicle, You must ensure that the area is either secure or *Your Pet* is on a lead.

Please note if *Your Pet* first showed any *Clinical Signs*; or *Illness*; or was diagnosed with a *Condition* during the *Waiting Period* or prior to the *Commencement Date*, We reserve the right to apply an exclusion to *Your Policy* in respect of this *Illness* or *Condition*.

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".

Please note We will only pay those Veterinary Fees deemed reasonable and essential by Our veterinary advisor. We reserve the right to pay only up to a 100% mark-up on veterinary medicines.

How do you make a claim? (Please refer to page 9 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 11 of the policy)

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

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

If *You* remain dissatisfied please write to the Complaints Department at Red Sands Insurance Company (Europe) Limited Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar

If *You* do not receive satisfaction through *Our* internal procedures, and Red Sands have issued *You* with a final response, *You* can then 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 11 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 Fax 0844 55 71 244