



**PET INSURANCE FROM ULTIMATE PET PARTNERS LIMITED IN ASSOCIATION WITH LEGAL & GENERAL**

**ACCIDENT ONLY, ACCIDENT AND ILLNESS AND ACCIDENT AND ILLNESS PLUS COVERS**

**POLICY KEY FACTS**

**This policy summary does not contain the full details of *Your* policy, which can be found in the policy document.**

***We* have included all the various cover levels *We* offer within this one policy summary. *You* only need to read the parts relevant to the cover *You* have selected. Please look at *Your Schedule* to confirm what level of cover *You* have selected. If *You* are unsure, please contact *Ultimate*.**

**Who is the Insurer?**

Ultimate Insurance Company Limited provides the pet insurance cover as set out in *Your* policy document for all sections of this policy apart from Section 6. Registered Office: Suite 913, Europort, Gibraltar.

Ageas Insurance Limited provides the pet insurance cover for Section 6 (Third Party Liability (Dogs Only) ) of this policy. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

**Who is the Administrator?**

Ultimate Pet Partners Limited (*Ultimate*) is the administrator for all sections of this policy and they can be contacted on 0843 309 1196 or by emailing [legalandgeneral@ultimateservices.co.uk](mailto:legalandgeneral@ultimateservices.co.uk), their

registered office is at 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE Company Registration number 6740793.

**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).

**What is the duration of the Policy?**

All *Our* policies are monthly policies – they run for 12 consecutive calendar month periods effective from the *Policy Start Date*. At the end of each *Policy Period We* will write to *You* by email or post to inform *You* about any changes to the premium and/or policy terms and conditions. As this is a monthly contract, the policy will automatically continue for each month for which *You* have paid the premium due. In the event of payment default *You* have 7 days from this date to contact *Us* to arrange payment. If payment is not received *Your* policy will be cancelled from the date that payments for cover ceased.

**What happens if I take out cover and then change my mind?**

Once *You* have purchased a policy, *You* have until 14 days after the *Commencement Date* within which *You* can cancel the policy. If *You* wish to cancel *Your* policy please contact Ultimate Pet Partners Limited's offices by either post, email or telephone using the details above. Upon receipt of *Your* cancellation request *We* shall cancel *Your* policy and providing a claim has not been made *We* will refund any premium *You* have paid less the administration charge detailed in *Our* Terms of Business. If *You* wish to cancel the policy at any time after 14 days from *Your Commencement Date*, a pro-rata charge will be made as well as the administration charge detailed in *Our* Terms of Business.

All words shown in bold italics are defined words. Please refer to the policy wording for the definitions of these words.

**What cover does this policy provide?**

What is covered?	What is not Covered? - Significant Exclusion - Please refer to <i>Your Policy</i> for Full List of Exclusions
<p><b>SECTION 2A - VETERINARY FEES (ACCIDENT ONLY COVER) :</b>            Fees for veterinary <b>Treatment</b> and/or for <b>Complementary Medicine</b> including physiotherapy and/or for CT/MRI Scans and <b>Associated Costs</b> and/or for cruciate ligament damage following an <b>Accident</b> to <b>Your Pet</b>.</p> <p><b>Level of Veterinary Fees allowed</b>            Every claim will be reviewed by a Vet Nurse and compared to charges for the same or similar <b>Treatment</b> to ensure that the <b>Treatment</b> and <b>Veterinary Fees</b> are reasonable, necessary, essential and not excessive.</p> <p><b>Pet Advice Line</b>  <b>Your</b> policy includes access to an Advice Line service, provided by VetadviceLine, for those times when taking <b>Your Pet</b> to <b>Your</b> normal <b>Vet</b> is not possible or practical - <b>You</b> may contact VetadviceLine's veterinary nurses at any time, who will give <b>You</b> advice about <b>Your Pet's</b> health and welfare. This service is available 24 hours a day, every day of the year.  <b>VetadviceLine's telephone number is 0843 462 0607.</b></p> <p><b>If total Veterinary Fees appear likely to exceed £1,000 You must tell Ultimate immediately for pre-authorisation as We may wish to obtain a second opinion from Our veterinary advisor.</b></p>	<ul style="list-style-type: none"> <li>• Costs resulting from an <b>Illness</b>;</li> <li>• Costs resulting from an <b>Accident</b> or <b>Injury</b> that has the same diagnosis or <b>Clinical Signs</b> as an <b>Accident</b> or <b>Injury Your Pet</b> had before the <b>Commencement Date</b>;</li> <li>• Cosmetic, preventative, elective and routine <b>Treatments</b> and/or examinations to prevent an <b>Injury</b>;</li> <li>• Any Dental or gum <b>Treatment</b>;</li> <li>• Costs of any <b>Treatment</b> for behavioural problems or for any <b>Conditions</b> arising as a result of the same;</li> <li>• Any costs for house visits/out-of-hours calls/non-essential hospitalisation and ambulance costs (where covered) unless a <b>Vet</b> confirms that <b>Your Pet</b> was suffering from a life endangering <b>Condition</b>;</li> <li>• Costs of putting <b>Your Pet</b> to sleep for financial reasons or because of behavioural problems;</li> <li>• Costs of cremation and disposal, including post-mortem costs, coffins or caskets;</li> <li>• The applicable <b>Excess</b>.</li> </ul> <p>Please note that, if <b>Your Pet</b> is aged 8 or over, <b>You</b> will have to pay 20% towards each claim for <b>Veterinary Fees</b> and/or <b>Complementary Medicine</b> and/or for CT/MRI scans and <b>Associated Costs</b> and/or for cruciate ligament damage. This is in addition to the applicable standard <b>Excess</b> and also applies to <b>Continuation Claims</b>.</p>
<p><b>SECTION 2B - VETERINARY FEES (ACCIDENT AND ILLNESS COVER):</b>            Fees for veterinary <b>Treatment</b> and/or for <b>Complementary Medicine</b> including physiotherapy and/or for CT/MRI Scans and <b>Associated Costs</b> and/or for cruciate ligament damage following an <b>Accident</b> or <b>Illness</b> to <b>Your Pet</b>.</p> <p><b>Level of Veterinary Fees allowed</b>            Every claim will be reviewed by a Vet Nurse and compared to charges for the same or similar <b>Treatment</b> to ensure that the <b>Treatment</b> and <b>Veterinary Fees</b> are reasonable, necessary, essential and not excessive.</p> <p><b>Pet Advice Line</b>  <b>Your</b> policy includes access to an Advice Line service, provided by VetadviceLine, for those times when taking <b>Your Pet</b> to <b>Your</b> normal <b>Vet</b> is not possible or practical - <b>You</b> may contact VetadviceLine's veterinary nurses at any time, who will give <b>You</b> advice about <b>Your Pet's</b> health and welfare. This service is available 24 hours a day, every day of the year.  <b>VetadviceLine's telephone number is 0843 462 0607.</b></p> <p><b>If total Veterinary Fees appear likely to exceed £1,000 You must tell Ultimate immediately for pre-authorisation as We may wish to obtain a second opinion from Our veterinary advisor.</b></p>	<ul style="list-style-type: none"> <li>• Costs resulting from an <b>Illness</b> that first showed <b>Clinical Signs</b> before the <b>Commencement Date</b> or within the <b>Waiting Period</b>;</li> <li>• Is caused by, relates to or results from an <b>Injury, Illness</b> or <b>Clinical Signs Your Pet</b> had before the <b>Commencement Date</b>;</li> <li>• Cosmetic, preventative, elective and routine <b>Treatments</b> and/or examinations;</li> <li>• Any Dental or gum <b>Treatment</b>;</li> <li>• Costs of any <b>Treatment</b> for behavioural problems or for any <b>Conditions</b> arising as a result of the same;</li> <li>• Any costs for house visits/out-of-hours calls/non-essential hospitalisation and ambulance costs (where covered) unless a <b>Vet</b> confirms that <b>Your Pet</b> was suffering from a life endangering <b>Condition</b>;</li> <li>• Costs of putting <b>Your Pet</b> to sleep for financial reasons or because of behavioural problems;</li> <li>• Costs of cremation and disposal, including post-mortem costs, coffins or caskets;</li> <li>• The applicable <b>Excess</b>.</li> </ul> <p>Please note that, if <b>Your Pet</b> is aged 8 or over, <b>You</b> will have to pay 20% towards each claim for <b>Veterinary Fees</b> and/or <b>Complementary Medicine</b> and/or for CT/MRI scans and <b>Associated Costs</b> and/or for cruciate ligament damage. This is in addition to the applicable standard <b>Excess</b> and also applies to <b>Continuation Claims</b>.</p>

<p><b>SECTION 2C – VETERINARY FEES (ACCIDENT AND ILLNESS PLUS):</b> Fees for veterinary <b>Treatment</b> and/or for <b>Complementary Medicine</b> including physiotherapy and/or for special diet, and/or for CT/MRI Scans and <b>Associated Costs</b> and/or for cruciate ligament damage and/or for behavioural <b>Treatment</b> following an <b>Accident</b> or <b>Illness</b> to Your Pet.</p> <p>Fees for <b>Dentistry</b> as a direct result of an <b>Accident</b> and/or <b>Injury</b> to <b>Your Pet</b>.</p> <p><b>Level of Veterinary Fees allowed</b> Every claim will be reviewed by a Vet Nurse and compared to charges for the same or similar <b>Treatment</b> to ensure that the <b>Treatment</b> and <b>Veterinary Fees</b> are reasonable, necessary, essential and not excessive.</p> <p><b>Pet Advice Line</b> <b>Your</b> policy includes access to an Advice Line service, provided by VetadviceLine, for those times when taking <b>Your Pet</b> to <b>Your</b> normal <b>Vet</b> is not possible or practical - <b>You</b> may contact VetadviceLine’s veterinary nurses at any time, who will give <b>You</b> advice about <b>Your Pet’s</b> health and welfare. This service is available 24 hours a day, every day of the year. <b>VetadviceLine’s telephone number is 0843 462 0607.</b></p> <p><b>If total Veterinary Fees appear likely to exceed £1,000 You must tell Ultimate immediately for pre-authorisation as We may wish to obtain a second opinion from Our veterinary advisor.</b></p>	<ul style="list-style-type: none"> <li>• Costs resulting from an <b>Illness</b> that first showed <b>Clinical Signs</b> before the <b>Commencement Date</b> or within the <b>Waiting Period</b>;</li> <li>• Is caused by, relates to or results from an <b>Injury, Illness</b> or <b>Clinical Signs Your Pet</b> had before the <b>Commencement Date</b>;</li> <li>• Cosmetic, preventative, elective and routine <b>Treatments</b> and/or examinations;</li> <li>• Routine, preventative or cosmetic dental or gum <b>Treatment</b>; or scaling and polishing teeth;</li> <li>• Any dental or gum <b>Treatment</b> as a direct result of an <b>Illness</b>;</li> <li>• The cost of any <b>Treatment</b> for behavioural problems or for any <b>Conditions</b> arising as a result of the same unless as a direct result of an insured incident;</li> <li>• Any costs for house visits/out-of-hours calls/non-essential hospitalisation and ambulance costs (where covered) unless a <b>Vet</b> confirms that <b>Your Pet</b> was suffering from a life endangering <b>Condition</b>;</li> <li>• Costs of putting <b>Your Pet</b> to sleep for financial reasons or because of behavioural problems;</li> <li>• Costs of cremation and disposal, including post-mortem costs, coffins or caskets;</li> <li>• The applicable <b>Excess</b>.</li> </ul> <p>Please note that, if <b>Your Pet</b> is aged 8 or over, <b>You</b> will have to pay 20% towards each claim for <b>Veterinary Fees</b>, special diet, <b>Complementary Medicine</b>, CT/MRI Scans and <b>Associated Costs</b>, cruciate ligament damage, <b>Dentistry</b> and behavioural <b>Treatment</b>. This is in addition to the applicable standard <b>Excess</b> and also applies to <b>Continuation Claims</b>.</p>
<p><b>SECTION 3 – DEATH OF PET FROM ACCIDENT OR ILLNESS (ACCIDENT AND ILLNESS PLUS):</b></p> <p>If <b>Your Pet</b> dies during the <b>Policy Period</b>, <b>We</b> will pay the price paid; or the amount shown in <b>Your Schedule</b>, whichever is the lesser, where proof of purchase is provided. If proof of purchase is not provided <b>We</b> will pay up to £75 for cats and £150 for dogs..</p> <p>Payments are subject to deductions for age as shown in <b>Your</b> policy wording.</p>	<ul style="list-style-type: none"> <li>• Euthanasia - Please see Policy Wording for full details;</li> <li>• Death of any dog or cat aged 8 years or over at the time of death;</li> <li>• Death of any dog or cat on an <b>Accident Only</b> or <b>Accident and Illness</b> policy ;</li> <li>• Any death caused by an <b>Accident</b> or <b>Injury</b> that occurred before the <b>Policy Start Date</b>;</li> <li>• Any death caused by <b>Illness</b> within the first 14 days of the <b>Policy Start Date (Waiting Period)</b>.</li> </ul>
<p><b>SECTION 4 - THEFT OR STRAYING (ACCIDENT AND ILLNESS PLUS):</b></p> <p>The lower of the amount shown in <b>Your Schedule</b> or the purchase price paid if <b>Your Pet</b> is not found within 45 days and where proof of purchase is provided. If proof of purchase is not provided <b>We</b> will pay up to £75 for cats and £150 for dogs.</p> <p>Payments are subject to deductions for age as shown in <b>Your</b> policy wording.</p>	<ul style="list-style-type: none"> <li>• Loss or theft of any <b>Pet</b> aged 8 years or over at the time of loss;</li> <li>• Theft which does not show forcible and violent entry to a secure area of <b>Your</b> home;</li> <li>• Any reward to a member of <b>Your</b> family, to any person known to <b>You</b>, or to the person who was caring for <b>Your Pet</b> at the time of the incident.</li> </ul>
<p><b>SECTION 5 – HOLIDAY CANCELLATION (ACCIDENT AND ILLNESS PLUS):</b></p> <p>Expenses incurred if <b>You</b> have to cancel or cut short a <b>Holiday</b> because <b>Your Pet</b> needs life saving surgery within 14 days of <b>Your Holiday</b> starting.</p>	<ul style="list-style-type: none"> <li>• Any <b>Holiday</b> costs where the <b>Holiday</b> was booked less than 28 days before <b>You</b> leave;</li> <li>• The amount <b>You</b> can claim back from anywhere else;</li> <li>• Any costs for anyone that is on <b>Holiday</b> with <b>You</b>;</li> <li>• Surgery for non life-saving operations.</li> </ul>

## SECTION 6 – THIRD PARTY LIABILITY (DOGS ONLY):

Where property is damaged or someone is killed, injured or becomes ill as a result of an incident involving **Your Pet** and **You** are legally responsible.

We shall pay up to the **Benefit Limit** in respect of;

- Compensation and the Claimant's costs and expenses;
- The legal cost and expense of defending a claim made against **You** under this Section of cover.

Any compensation, costs or expenses;

- For defending **You** which **We** have not agreed before hand;
- If **You** are legally liable because of a contract **You** have entered into;
- If the Claimant is a person who lives with **You**, is a member of **Your Immediate Family** or is employed by **You**;
- Which involves **Your** employment, profession, occupation or business, including breeding;
- If **You**, a member of **Your** family or any person who lives with **You** or is employed by **You** is responsible for or is looking after the property damaged;
- Where **You** have not followed advice given to **You** by previous owners of **Your Pet** or by any rehoming organisation about **Your Pet's** behavioural traits;
- The applicable **Excess**.

### What am I NOT covered for under this policy?

In addition to the exclusions detailed above, **Ultimate** will not pay for:

- the **Excess**, which is payable by **You**.
- costs resulting from any **Pre-existing Conditions** or for an **Accident** or **Injury** that first showed **Clinical Signs** before the **Commencement Date** of the policy where **You** have purchased an **Accident Only** policy
- costs resulting from any **Pre-existing Conditions** or for an **Injury** or **Illness** that first showed **Clinical Signs** before the **Commencement Date** of the policy under all covers except Accident Only.
- costs resulting from an **Illness** that occurs within 14 days of the **Commencement Date** of the policy where **Illness** is covered.
- costs arising from any vicious tendencies or behavioural problems shown by **Your Pet**.
- costs not supported by a receipt/invoice showing full details of the costs incurred.
- any claims in excess of the maximum **Benefit Limits**.
- any **Pet** less than 8 Weeks old.

**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 may apply an exclusion to Your Policy in respect of this Illness or Condition.**

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

### How do You make a claim?

To make a claim **You** must contact the Claims Department at Ultimate Pet Partners Limited, 5<sup>th</sup> Floor The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, on telephone number 0370 060 2730: or by emailing [petclaims@ultimateservices.co.uk](mailto:petclaims@ultimateservices.co.uk).

Please note any payment due to **You** where **You** have failed to pay the relevant premium due to **Us** or **You** cancel **Your** policy before an outstanding claims payment is made. Please note **We** will not be liable to pay any outstanding claims in these circumstances.

### How do You complain?

If **You** wish to make a complaint regarding the policy or a claim, please contact the Complaints Department, Ultimate Pet Partners Limited, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE, or alternatively call us on 0370 060 2729 or by emailing [complaints@ultimateservices.co.uk](mailto:complaints@ultimateservices.co.uk). If **You** have a complaint in respect to Section 6 – Third Party Liability (Dogs Only) write to Ageas Insurance Limited, Commercial Insurance Claims Centre, 1 Port Way, Port Solent, Portsmouth, Hants, PO6 4TY or call on 0870 600 2123.

If **You** are not satisfied with **Ultimate's** final decision, **You** may refer **Your** complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0800 023 4567 from a landline or 0300 123 9123 from a mobile phone. Details on how to progress **Your** complaint with the FOS can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

A copy of **Ultimate's** complaints procedure is available on request from the addresses above.

### Would I receive any compensation if the insurer were unable to meet its liabilities?

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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

### Other Important Information

Ultimate Insurance Company Limited is the underwriter for all sections other than Section 6. Ultimate Insurance Company Limited (FCA No. 522727) is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme. Ultimate Insurance Company Limited is registered in Gibraltar under company number 103362 and their registered office is situated at Suite 913, Europort, Gibraltar.

Section 6 of Your policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. United Kingdom Registration Number 354568. Ageas Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check this on the Financial Services register by visiting the FCA's website at [www.fsa.gov.uk/register/firmSearchForm.do](http://www.fsa.gov.uk/register/firmSearchForm.do) which includes a register of all the firms they regulate, or by contacting them on 0845 606 1234.

Ultimate Pet Partners Limited is a private company limited by shares, incorporated in England under registered number 6740793. Ultimate Pet Partners Limited (FCA No. 493636) is an Appointed Representative of Ultimate Insurance Solutions Limited (FCA No. 311368), which is authorised and regulated by the Financial Conduct Authority.

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

As the underwriters, both Ultimate Insurance Company Limited and Ageas Insurance Limited are responsible for this document.