This Policy Summary does not contain the full details of your policy, and should be read in conjunction with all your documents. (Policy Document, Schedule and Terms of Business).

**12 Month £2000 is a 12 Month Policy** - The total you can claim for each new condition your pet may suffer is £2,000 unless there is a specified limit shown in the Benefits section of this document. There's no limit to the number of separate conditions that you can claim for until the total financial limit has been reached. As long as the insurance policy remains in force you have 12 months cover from the onset of each new condition. Once the financial limit has been reached or 12 months has been passed, whichever is sooner, any ongoing treatment required as a result of this condition will be excluded from future claims and treated as a pre-existing condition.

There is a limit of £2,000 per new condition for 12 months from the start of the condition with no limit on new conditions.

**Who is the insurer?**
Legal & General Insurance Limited provides the pet insurance cover as set out in your policy documents for all sections of this policy.

**Who is the administrator?**
Ultimate Pet Partners Limited (Ultimate) is the administrator for all sections of this policy and they can be contacted to assist you with any queries on 0370 060 2729 and/or by emailing legalandgeneral@ultimateservices.co.uk, their office is situated at 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE.

**Are you eligible for this cover?**
To be eligible for cover under this policy you must be the owner and keeper of your pet which is not one of the excluded breeds (refer to the policy wording for a full list of excluded breeds), and be resident in the UK, Channel Islands or the Isle of Man where you and your pet live permanently for at least 9 months within the period of insurance.

**What is the duration of the policy?**
All our policies are annual policies which run for 12 consecutive calendar months effective from the commencement date. Before the end of each 12 month period we will write to you to inform you about any changes to the premium and/or policy terms and conditions for the next 12 months. 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 default date.

**Change in circumstances**
You must inform Ultimate as soon as possible of any change in circumstances relevant to this policy, including change of address, change of ownership, if your pet has been used for breeding, if your pet has had complaints made about its behaviour or any other change relating to your pet concerning information we have previously asked for. Failure to do so may invalidate this policy or reduce the level of claim payments. We may alter the terms of this policy when we are notified of such changes.

**What happens if I take out cover and then change my mind?**
Once you have purchased a policy, you have 14 days from the commencement date within which you can cancel the policy. Upon receipt of your cancellation request we shall cancel your policy and provided no claims have been made you shall receive a refund of any premium you have paid less an administration fee. Please refer to the Terms of Business for full details. If you wish to cancel the policy at any other time, a pro-rata charge will be made as well as the administration charge detailed in the Terms of Business. If you wish to cancel your policy and a claim has been made, including if your pet has died, is stolen, has strayed, or if a claim is made against you, the remaining premium for the policy year will be charged in the month of the cancellation notification as detailed in the Terms of Business.

As the policyholder you should read this Policy Summary to ensure that it meets your needs for Pet Insurance. If your details or needs change, you should review the cover to ensure it is still suitable.

If you wish to cancel your policy please contact Ultimate’s offices either in writing by post to Ultimate Pet Partners Limited, 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE, or by email to cancellations@ultimateservices.co.uk or by telephone on 0330 102 5762.

**Right to Cancel**
We may cancel your policy by sending you 14 days written notice to your most recent address known to us as a result of certain circumstances as described in the policy booklet.
<table>
<thead>
<tr>
<th>What is covered?</th>
<th>What is not covered?</th>
<th>Benefits</th>
</tr>
</thead>
</table>
| **SECTION 2 – VETERINARY FEES**                                              |                                                                                      | - The benefit limit of £2,000 is applied separately to every unrelated injury, illness or condition claimed for per policy period. Payments shall be limited to costs incurred within one calendar year from the date the condition is first treated or the maximum benefit limit, whichever is reached first and subject to renewal.
| Fees for veterinary treatment following an accident, injury or illness.       | Costs resulting from an accident, injury or illness that first showed clinical signs before the commencement date; | - A one off payment, up to the benefit limit of £750 if your pet is not found and proof of purchase is provided.
| **Level of veterinary fees allowed**                                         | Costs resulting from an illness that first showed clinical signs during the waiting period; | - If proof of purchase is not provided we will pay up to £75 for a cat and up to £150 for a dog.
| Every claim will be reviewed by an internal pet claims assessor and compared to charges for the same or similar treatment within the same area to ensure that the treatment and veterinary fees are reasonable, necessary, essential and not excessive. | Costs resulting from an accident, injury or illness that is the same as or has the same diagnosis or clinical signs as an accident, injury or illness your pet had before the commencement date; | *Up to the benefit limit of £250 per policy period.
| Bilateral condition means any condition affecting body parts of which your pet has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments). When applying a benefit limit or exclusion, bilateral conditions are considered as one condition if there is evidence that your pet has had symptoms of the condition in the last 24 months and/or your vet records indicate that the conditions are related. | Costs resulting from an accident, injury or illness that is caused by, relates to or results from an accident, injury, illness or clinical signs your pet had before the commencement date; | - A one off payment up to £750 upon the death of your pet or giving birth.
|                                                | Costs for cosmetic, elective, routine or preventative treatment;                     | - If proof of purchase is not provided we will pay up to £75 for a cat and up to £150 for a dog.
|                                                | Any dental or gum treatment unless required as a direct result of illness, accident or injury to your pet; | - A one off payment up to £750 upon the death of your pet or giving birth.
|                                                | Any cosmetic dentistry or surgery;                                                 | - A one off payment up to £750 upon the death of your pet or giving birth.
|                                                | The cost of any treatment for behavioural problems or for any conditions arising as a result of the same; | - A one off payment up to £750 upon the death of your pet or giving birth.
|                                                | Any costs for house calls/out-of-hours calls/non-essential hospitalisation and ambulance costs (where covered) unless a vet confirms that your pet was suffering from a life-endangering condition or your vet can confirm in writing that it was essential and not to have done so would have seriously worsened your pet’s condition. If the out of hours visit was not essential, we will cover the normal consultation fees only. Please note we will not pay ambulance fees from your normal veterinary clinic to a transferred night veterinary clinic or referral clinic; | - A one off payment up to £750 upon the death of your pet or giving birth.
|                                                | Applicable excess per claim of £99.                                                | - A one off payment up to £750 upon the death of your pet or giving birth.
| **SECTION 3 – LOSS BY THEFT OR STRAYING**                                    |                                                                                      | - A one off payment up to £750 upon the death of your pet or giving birth.
| If your pet is lost or stolen during the policy period we will pay a contribution towards the price paid or the amount shown in your schedule, whichever is the lesser if your pet is not found within 45 days. | Theft which does not involve forcible and violent entry to a secure area, such as a pen or your home; | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
| Payments are subject to deductions for age as shown in your policy wording. | Any reward to a member of your family, to any person known to you, or to the person who was caring for your pet at the time of the incident; | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
| We will also pay towards advertising and reward* for your pet. Please refer to Section 4.1.2 of your policy wording. | If your pet is found or has returned after claiming, you must repay us the full amount we have paid out under this section of the policy; | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
|                                                | Applicable excess per claim of £99.                                                | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
| **SECTION 4 – DEATH OF PET FROM ACCIDENT OR ILLNESS**                        |                                                                                      | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
| If your pet dies or is euthanised for humane reasons because of injury or illness during the policy period, we will pay a contribution towards the price paid; or the amount shown in your schedule, whichever is the lesser. Payments are subject to deductions for age as shown in your policy wording. | Death of your pet aged 8 years and over at the time of death; | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
|                                                | Any death due to illness within the first 14 days of the policy commencement date (waiting period); | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
|                                                | Any death caused by an accident or injury that occurred before the commencement date; | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
|                                                | Any death resulting from breeding, pregnancy or giving birth;                      | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
|                                                | Applicable excess per claim of £99.                                                | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
| **SECTION 5 – PET FUNERAL/CREMATION**                                        |                                                                                      | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
| If your pet dies or is euthanised for humane reasons                                    | Cremation costs as a result of euthanasia due to any act of any legal or legislative authority | - A one off payment up to £750 upon the death of your pet where proof of purchase is provided.
|                                                |                                                                                      | - No excess payable.                                                                                   |
### SECTION 7 – OVERSEAS TRAVEL WITH PET HOLIDAY DELAY

**Overview**

Fees for emergency veterinary treatment following an accident, injury or illness for your pet when you are on holiday in a designated Pet Travel Scheme (PETS)* country.

#### Overseas travel

We will pay towards the costs of emergency veterinary treatment up to the level of as shown in Section 2 above. This cover applies to maximum holiday durations of no more than 30 days made up of no more than 2 holidays in total per policy period.

#### Pet holiday delay

We will also pay up to the benefit limit shown, subject to a maximum of £75 per full 24 hours delayed, for reasonable accommodation expenses incurred by you if your holiday is delayed because your pet needs immediate lifesaving surgery while you are away.

### SECTION 8 – HOLIDAY CANCELLATION

We will pay up to the benefit limit as shown for reasonable travel and accommodation expenses incurred by you if you have to cancel or cut short your holiday because your pet needs immediate lifesaving surgery while you are away or up to 14 days before you leave. You must, at your own expense, provide us with receipts showing the dates and costs you had to pay because of cancelling or cutting short your holiday from the travel company, tour operator or similar party.

### SECTION 9 – EMERGENCY REPATRIATION WHILST ABROAD

If your pet is injured or shows clinical signs of an illness during your journey and cannot travel home in the same way it travelled abroad we will pay the extra costs to get your pet home.

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<table>
<thead>
<tr>
<th>Reason</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Pet</td>
<td>Any holiday where the holiday was booked less than 28 days before you leave; The amount you can claim back from anywhere else; Any extra costs incurred because you delayed letting the company providing your transport and accommodation know you had to cancel; Any costs for anyone else that is on holiday with you; Any costs due to surgery for non-lifesaving conditions; Applicable excess per claim of £99.</td>
</tr>
<tr>
<td>Cremation cost</td>
<td>If death is caused by an illness/c clinical signs shown before your holiday started; or - An injury or illness that is the same as or has the same diagnosis or clinical signs that your pet had before your holiday started; or - An injury or illness that is caused by, relates to or results from an injury, illness or clinical signs your pet had before your holiday started; We will not pay for a claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).</td>
</tr>
<tr>
<td>Pet holiday delay</td>
<td>Any claim caused by you failing to meet the conditions of the (PETS); Any claim as a result of travel outside the qualifying countries covered by the PETS. Applicable excess per claim of £99.</td>
</tr>
<tr>
<td>Overseas travel</td>
<td>Any costs resulting from a holiday that started before the commencement date; Any costs for treatment occurring outside the maximum holiday duration of 30 days; Any costs resulting from: - An injury or illness that first showed clinical signs before your holiday started; or - An injury or illness that is the same as or has the same diagnosis or clinical signs that your pet had before your holiday started; or - An injury or illness that is caused by, relates to or results from an injury, illness or clinical signs your pet had before your holiday started; We will not pay for a claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).</td>
</tr>
</tbody>
</table>

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- The benefit limit is up to £2,000 per year with the limit re-instated on renewal. Condition per policy period. (see Section 2 above)
- Pet holiday delay has benefit limit of up to £250 per policy period.
- Up to the benefit limit of £750 per policy period.
- Up to the benefit limit of £1,500 per policy period.
If your pet dies we will pay the cost of returning your pet’s body home or the cost of disposal in an agreed country. 

In either case payment will be up to the benefit limit shown.

Cover under this section applies in the agreed countries (PETS)* only.

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td><strong>SECTION 10 – EMERGENCY BOARDING</strong></td>
<td>For the cost of boarding your pet whilst you are registered as an in-patient of a hospital.</td>
</tr>
<tr>
<td></td>
<td>• Any hospitalisation that could reasonably have been expected or foreseen when you took out or renewed this policy and any potentially recurring medical condition you or your partner already have;</td>
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<tr>
<td></td>
<td>• Any costs resulting for you or your partner being pregnant, giving birth or receiving any treatment that is not as a result of an injury or illness to you;</td>
</tr>
<tr>
<td></td>
<td>• Applicable excess per claim of £99.</td>
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<tr>
<td></td>
<td>- Up to the benefit limit of £750 per claim.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SECTION 12 – ACCIDENTAL DAMAGE TO THIRD PARTIES COVER</strong></td>
<td>Not applicable to this policy.</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SECTION 13 – THIRD PARTY LEGAL LIABILITY (DOGS ONLY)</strong></td>
<td>Where property is damaged accidentally or someone is accidentally killed or accidentally injured or becomes ill as a result of an incident occurring within any member country or state of the European Union during the policy period involving your dog and for which you are legally responsible we will indemnify you in respect of:</td>
</tr>
<tr>
<td></td>
<td>• Compensation and the claimant’s costs and expenses;</td>
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<tr>
<td></td>
<td>• The legal costs and expenses incurred with our written consent for defending a claim made against you under this section.</td>
</tr>
<tr>
<td></td>
<td>Any compensation, costs or expenses:</td>
</tr>
<tr>
<td></td>
<td>• For defending you which we have not agreed to in writing beforehand;</td>
</tr>
<tr>
<td></td>
<td>• If you are legally liable because of a contract you have entered into;</td>
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<td></td>
<td>• If the claimant is a person who lives with you, is a member of your immediate family or is employed by you;</td>
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<tr>
<td></td>
<td>• Which involves your employment, profession, occupation or business;</td>
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<tr>
<td></td>
<td>• If you, a member of your immediate family or any person who lives with you or is employed by you is responsible for or is looking after the property damaged;</td>
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<tr>
<td></td>
<td>• Where you have not followed advice given to you by previous owners of your dog or by any rehoming organisation about your dog’s behavioural traits;</td>
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<tr>
<td></td>
<td>• If you are insured under any other insurance policy that covers the same loss, unless that cover has been exhausted;</td>
</tr>
<tr>
<td></td>
<td>• Applicable excess per claim of £250.</td>
</tr>
<tr>
<td></td>
<td>- Up to the benefit limit of £1,000,000 per claim.</td>
</tr>
</tbody>
</table>

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* Pet Travel Scheme (PETS) The UK Government scheme that allows you to take your pet to certain qualifying countries and to re-enter the United Kingdom without putting your pet into quarantine, as long as you have met the rules of the scheme.

**What is NOT covered under this policy?**

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

- The excess, which is payable by you.
- 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.
- Costs resulting from an illness that occurs within 14 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.
- Any claims in excess of the 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 will apply an exclusion to your policy in respect of this 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, Ultimate Pet Partners Limited, 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, on telephone number 0370 060 2730 or by emailing petclaims@ultimateservices.co.uk.
**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, 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE, or alternatively call us on 0370 060 2729 or email complaints@ultimateservices.co.uk.

If you are not satisfied with Ultimate's final decision, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, telephone 0800 023 4567 from a landline or 0300 123 9123 from a mobile phone.

A copy of Ultimate's complaints procedure is available on request.

**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 or by phoning the FSCS on 0207 741 4100 or 0800 678 1100.

**Other important information**
Legal & General Insurance Limited is registered in England and Wales number 00423930. Registered office: One Coleman Street, London EC2R 5AA. We are authorised by the prudential regulation authority and regulated by the Financial Conduct Authority. (Financial services register number: 202050) you can check this at [www.fca.org.uk](http://www.fca.org.uk) or by phoning them on 0800 111 6768.

Ultimate Pet Partners Limited is a wholly owned subsidiary of Markerstudy Limited who is authorised and regulated by The Financial Conduct Authority (no. 312214). Registered in England and Wales number 03969511. Registered office: Markerstudy House, 4S Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.

**EASIER TO READ INFORMATION**
In accordance with the Equality Act 2010 we are able to provide on request, Braille, textphone, audio tapes and large print documentation. Please advise us if you require any of these services so that we can communicate in an appropriate manner.