

# Pet Insurance

## Insurance Product Information Document

**Company:** Animal Friends Pet Insurance

**Product:** Max Plus Policy

Animal Friends is an intermediary registered in the United Kingdom and authorised and regulated by the Financial Conduct Authority (307858). Animal Friends acts on behalf of Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar Reg. No: 87598. Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission and is subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635). This Insurance Product Information Document provides a summary of the main cover and exclusions, and is not personalised to your specific individual needs. You can find the full information by reading your Policy Schedule and your Policy Booklet.

### What is this type of insurance?

This product meets the demands and needs of someone wanting help paying vet bills for treatment until the condition limit is used for that accident, illness or condition. Our Max Benefit pet insurance policies offer cover for accidents, illnesses and conditions. Your product does not have an annual limit, which means you can claim for an unlimited number of different conditions or injuries in the same year. Instead, your product offers a per condition limit, which means you have a set amount to spend on each injury, illness or condition.



#### What is insured?

- ✓ Cover for vets fees for accidents, illnesses and conditions up to £2,000.  
This includes:
  - complementary treatment as recommended by your vet up to £500.
  - prescribed clinical diet to treat bladder stones up to £100.
  - the cost of putting your pet to sleep when recommended by your vet up to £100.
- ✓ If your pet passes away during the policy year, we will pay a percentage of the amount you paid or donated for your pet up to £750.
- ✓ If your pet is lost or stolen, we will pay a percentage of the amount you paid or donated for your pet up to £750 if they are not found after 45 days.
- ✓ Cover for up to a maximum of £2,000,000 if your pet accidentally injures someone or damages their property and you are legally liable.
- ✓ Cover for up to a maximum of £200 towards the cost for advertising your lost or stolen pet or for a reward if your pet is found and returned to you.
- ✓ Cover for up to a maximum of £750 towards the cost of boarding your pet if you have to spend more than 4 consecutive days in hospital.
- ✓ Cover for emergency vet treatment if you are abroad on holiday with your pet up to £2,000.
- ✓ Cover for up to £1,000 if you have to cancel or cut short your holiday because your pet needs emergency surgery.
- ✓ If you suffer an injury and are hospitalised for more than 4 consecutive days we will pay up to £100 towards the cost of a professional dog walker.



#### What is NOT insured?

- ✗ Any pre-existing condition. We can start covering some conditions again if they haven't needed or been recommended to have treatment from you or the vet in the last 24 months.
- ✗ Any claim for accidents which occur in the first 2 days of the policy.
- ✗ Any claim for illness, loss, death or cruciate ligament damage which happen in the first 14 days of your policy unless your pet was insured by another annual policy up to the start date of your new policy with us.
- ✗ Any further treatment for a condition, illness or accident after the condition limit has been reached – even if you renew.
- ✗ Any dental or gum treatment, including root canal treatment and epulis, as well as any investigation costs leading up to a dental diagnosis.
- ✗ The cost of any treatment for behavioural problems.
- ✗ Any cost for cremation or burial.
- ✗ If your pet passes away, we would not be able to pay any claim if you did not make a donation or pay to purchase your pet.
- ✗ Pets which should be registered under the Dangerous Dogs Act 1991 and (Northern Ireland) Order 1991 or any later amendments, or any pet listed on the excluded breed list on our website.
- ✗ We won't cover vet fees for any other animal that's injured or killed by your pet.
- ✗ You won't be covered if your pet injures someone or damages their property at your workplace.
- ✗ Costs for routine, preventative, elective or cosmetic treatments. Examples of this include costs for grooming, vaccinations or neutering. We also don't cover any complications that arise from these treatments.



## Are there any restrictions on cover?

- ! Once you have used the full condition limit you won't be able to claim for that condition again – even if you renew. At the renewal after the condition started, we'll add an exclusion to your policy.
- ! You must pay the excess for each accident, illness or condition you claim for. You will pay an excess for each new condition.
- ! You must pay a £250 excess for any property damage claim.
- ! Once your dog reaches the age of 8 or your cat reaches the age of 10, you'll have to start paying either 20% or 35% of the vet fees every time you make a claim. This is known as a co-payment and the amount will be deducted from your vet fee limit.
- ! If your pet has a condition affecting a body part of which your pet has two, this will be considered as one condition.
- ! We will not pay for the death of any pet from illness once a dog reaches the age of 8 years and over or a cat reaches the age of 10 years and over.
- ! If your pet passes away, you will need to provide proof of the amount you paid for your pet.
- ! Any claim for cancelling or cutting short your holiday for anyone other than the policyholder.
- ! You will need to notify the dog warden, local rescue centre and your vet within 48 hours of discovering your pet has been lost or stolen and contact us before offering a reward.
- ! We will not pay a reward to a member of your family for finding a lost pet.
- ! We will not pay for any clinical diet treatment other than when prescribed to treat bladder stones.
- ! We cap some vet fees at the market average cost.



## Where am I covered?

- ✓ Cover is provided for claims made in the UK including, Channel Islands, Isle of Man and UK Ministry of Defence bases overseas. You can also claim for emergency vet treatment as a result of an accident, injury or illness that first shows clinical signs during a holiday. See your policy documentation for further details.



## What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy and tell us about any change to your circumstances.
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet.
- You must ensure your pet is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination.
- You must ensure your pet is wormed regularly in order to be able to claim for any treatment preventable by having your pet wormed.
- When making a claim you must provide a completed claim form and agree that the full medical history including test results may be released to us.
- You must pay the premium shown on the policy for each policy period.
- You must pay the fixed excess and any percentage excess (co-payment) specified in your schedule of insurance.



## When and how do I pay?

- You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by Direct Debit, debit card or credit card.



## When does the cover start and end?

- You can choose the date your cover starts. Please see your policy schedule for your exact start and end date.
- Your policy will run for 12 months from the start date.



## How do I cancel the contract?

You can cancel your policy at any time by calling Animal Friends on 0344 557 0300 or emailing on [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).