

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 (87598) and are licenced by the Gibraltar Financial Services Commission. This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided on our website and in your policy documentation.

What is this type of insurance?

Our Lifetime pet insurance policies offer cover from accidents, illnesses and conditions and could provide ongoing cover for these as long as you continue to renew your policy. Each Lifetime policy has an annual limit but this refreshes upon annual renewal.



What is insured?

- ✓ Cover for vet fees for accidents, illnesses and conditions up to the annual limit of £3,000. This limit refreshes at renewal. This includes cover for £500 for complementary treatment.
- ✓ If your pet passes away during the policy year, we will pay a percentage of the market value, the price you paid or up to your policy limit of £600.
- ✓ Cover for up to a maximum of £1.5 million for third party death, injury or property damage as a result of an accident involving your pet where you are found legally liable.
- ✓ Cover for up to a maximum of £200 towards the cost for advertising and reward for your lost pet.
- ✓ Cover for up to a maximum of £600 towards the cost of boarding your pet should you have to spend more than 4 consecutive days in hospital.
- ✓ Cover for up to a maximum of £2,000 for emergency vet treatment if you are abroad on holiday.
- ✓ Cover for up to £1,000 for the cancellation or curtailment of your holiday where your pet needs life-saving 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.

See your policy documentation for further details.



What is not insured?

- ✗ Any pre-existing condition. This means any illness or condition which is present or has clinical signs or symptoms before taking out the policy or that occur in the first 14 days of the policy.
- ✗ The cost of any treatment for behavioural problems.
- ✗ Any cost for cremation.
- ✗ Any pet from our excluded breed list which is available on our website.



- ✗ Costs for cosmetic, elective, routine or preventative, treatments, examinations, vaccinations, spaying, castration, breeding and any claims as a result of any of these procedures.
- ✗ Any dental or gum treatment, including root canal.
- ✗ Any claim for accidents which occur in the first 5 days of the policy or 2 days if your pet was insured by another insurer up to the start date of your policy with us.
- ✗ Any claim for illness or death of pet which occurs in the first 14 days of your policy unless your pet was insured by another insurer up to the start date of your policy with us.
See your policy documentation for further details.



Are there any restrictions on cover?

- ! If the vet fee limit is reached during the policy year, no further treatment will be covered in that year. The vet fee limit will refresh each time you renew.
- ! You must pay the excess towards claims for vet fees once per policy year.
- ! For Public Liability cover you must pay the first £250 for any property damage claim.
- ! A 20% co-payment is payable by you for Dogs aged 8 years and older and for Cats aged 10 years and older.
- ! Your claim must be submitted within 90 days of the treatment taking place.
- ! If your pet has a condition affecting a body part of which your pet has two, this will be considered as one condition.
- ! We can not pay for the death of any pet from illness once they reach the age of 8 years and over. You will need to provide proof of the purchase price to determine the price paid for your pet.
See your policy documentation for further details.



Where am I covered?

- ✓ Cover is provided for claims made in the United Kingdom, the Channel Islands and the Isle of Man. 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
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet
- You must keep us up-to-date with any changes to your circumstances or your pet's health
- 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 the full medical history within 90 days of the treatment being claimed for



When and how do I pay?

- You can pay monthly by direct debit
- You can pay annually using a debit or credit card, or by cheque



When does the cover start and end?

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