

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 for each condition but this refreshes upon annual renewal.



What is insured?

- ✓ Cover for vet fees for accidents, illnesses and conditions up to the annual condition limit. This limit refreshes at renewal
 - ✓ If your pet passes away during the policy year we will pay a percentage of the market value, the price you paid or your policy limit
 - ✓ Cover 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 the cost of boarding your pet should you have to spend more than 4 consecutive days in hospital
 - ✓ Cover for emergency vet treatment if you are abroad on holiday
 - ✓ Cover for up to £500 for complementary treatment
- See your policy documentation for further details



What is not insured?

- ✗ Any illness or condition which is present or has clinical signs or symptoms before taking the policy out or occurs in the first 14 days of the policy
 - ✗ Any accident which occurs in the first 5 days of the policy
 - ✗ Any dental or gum treatment
 - ✗ The cost of any treatment for behavioural problems
- See your policy documentation for further details



Are there any restrictions on cover?

- ! Annual condition limit
 - ! You must pay the excess for each new condition or illness claimed for in a policy year
 - ! You must pay the excess for each new claim in a policy year
 - ! For third party liability cover you must pay the first £250 for any property damage claim
 - ! Public liability cover is not classified as a lifetime benefit
 - ! A co-payment is payable by you for Dogs aged 8 years and older and for Cats aged 10 years and older
- 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.