



**VILLAGE VET TOTAL CARE  
PREMIER  
PET INSURANCE POLICY**

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

**Who is the Insurer?**

Atlas Insurance PCC Limited in respect of its TVIS Cell ("*Atlas TVIS*") provides the pet insurance cover as set out in *Your* policy document.

**Who are the Administrators of the policy?**

Vetsure is the administrator and claims handler. Vetsure is a trading name of TVIS Limited, who on behalf of *Atlas TVIS*, is responsible for the provision of quotes, the sale of policies, the renewal of policies, making changes to existing policies at your request (including cancellations), premium collection and claims handling. The administrator can be contacted on 0845 567 0088\* and / or by emailing info@vetsure.com. Their registered office is 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA. Their Company Registration number is 06820979. TVIS Limited is authorised and regulated by the Financial Conduct Authority (FCA No. 523215).

**Are *You* eligible to take out this cover?**

In order to take out 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 dog breeds) and is more than 8 weeks old, but less than 8 years old at the start of cover. This policy does not cover using *Your* pet in any trade, profession or business for monetary gain or reward.

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

All *Our* policies are monthly policies – they run for 12 consecutive calendar month periods effective from the *Commencement Date*. At the end of each *Policy Period* We will write to *You* to advise *You* about any changes to the premium and/or policy terms and conditions. As this is a monthly contract, which runs for 12 consecutive months, the policy will automatically continue for each *Period of Insurance* and We will continue to take payments unless *You* tell Vetsure otherwise. In the event of payment default *You* have 7 days to contact Us to arrange payment. If payment is not received *Your* policy will be cancelled with effect from the date that cover stopped being paid for. *You* will not be entitled to any of the benefits provided by *Your* policy after this date.

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

*You* may cancel this policy by writing to Vetsure within 14 days of the start date or the date *You* receive *Your* documents if this is later and provided *You* have not submitted a claim and no benefit has been paid, We will refund any premium *You* have paid. If *You* wish to cancel after 14 days and provided *You* have not submitted a claim and no benefit has been paid, We may give *You* a refund of *Your* premium for any period of cover falling after the cancellation date.

**What cover does this policy provide?**

| What is covered?  | What is not Covered?  | Benefits   |
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| <p><b>Section 2 - Veterinary Fees</b><br/>Fees for <i>Treatment</i> and/or for <i>Complementary Medicine</i> following an <i>Accident</i> or <i>Illness</i> including physiotherapy and certain prescription diets.</p> | <ul style="list-style-type: none"> <li>• Costs resulting from an <i>Illness</i> that first showed <i>Clinical Signs</i> before the <i>Commencement Date</i> or within the <i>Waiting Period</i>.</li> <li>• Cosmetic, preventative and routine <i>Treatments</i> and/or examinations.</li> <li>• <i>Treatment</i> connected with spaying, castration, pregnancy or giving birth.</li> <li>• Costs for house or out-of-hours calls unless it is for a life-endangering <i>Condition</i> or <i>Your Vet</i> confirms an emergency consultation was necessary;</li> <li>• Any dental or gum <i>Treatment</i> unless required as a</li> </ul> | <p>Maximum <i>Benefit Limit</i> per <i>Condition</i> is £2,000 per <i>Policy Period</i>.</p> <p>Maximum <i>Benefit Limit</i> for Special Diets is £100 per <i>Policy Period</i>.</p> <p>Maximum <i>Benefit</i></p> |

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|   | <p>direct result of an <i>Accident</i> or <i>Injury</i>.</p> <ul style="list-style-type: none"> <li>Any dental or gum <i>Treatment</i> as a direct result of an <i>Illness</i>. However, please note <i>We</i> will cover the cost of the physical extraction if <i>Your Pet</i> suffers an <i>Illness</i>, but no anaesthetics or antibiotics or associated costs will be covered.</li> <li>Any costs associated with routine or investigative laboratory tests or procedures unless the <i>Clinical Signs</i> /symptoms exist and the tests and procedures are to diagnose a specific <i>Condition</i>.</li> <li>The applicable <i>Excess</i> as shown on <i>Your Schedule</i>.</li> </ul> <p><b>Please note for <i>Pets</i> aged 8 years and over; a co-payment will apply to each and every claim payment for <i>Veterinary Fees</i>, <i>Special Diet</i> and <i>Complementary Medicine</i>, which is in addition to the deduction of the applicable standard <i>Excess</i>. The co-payment will be calculated based on the amount left after the <i>Excess</i> has been deducted. Please refer to <i>Your Schedule</i> for details.</b></p> | <p><i>Limit</i> for <i>Complementary Medicine</i> is £500 per <i>Policy Period</i>.</p> <p>For the avoidance of doubt, please note that the <i>Benefit Limit</i> for <i>Complementary Medicine</i> and <i>Special Diet</i> is included within the maximum <i>Benefit Limit</i> amount of £2,000.</p> |
| <p><b>Section 3 - Death of <i>Pet</i> from <i>Accident</i> or <i>Illness</i></b><br/>The lower of the <i>Market Value</i> or the purchase price paid if <i>Your Pet</i> dies or is put down for humane reasons because of an <i>Accident</i> or <i>Illness</i>.</p> | <ul style="list-style-type: none"> <li>Death due to <i>Illness</i> of any dog or cat aged 8 years or over.</li> <li>More than 50% of the <i>Benefit Limit</i> for a <i>Pet</i> aged 6 years or over.</li> </ul>  | <p>A one off payment up to the Maximum <i>Benefit Limit</i> of £750 upon the Death of <i>Your Pet</i>.</p>   |
| <p><b>Section 4 - Public Liability</b><br/>Damages and costs arising from <i>Your</i> ownership of <i>Your Pet</i>.</p>   | <ul style="list-style-type: none"> <li>Death, bodily injury, loss or damage to <i>You</i> or any property owned, held in trust or under <i>Your</i> control.</li> <li>Fines, compensation and prosecution costs following <i>Your</i> prosecution under any relevant legislation.</li> <li>The applicable <i>Excess</i>.</li> </ul>  | <p>Maximum <i>Benefit Limit</i> of £2,000,000 per <i>Incident</i>.</p> <p>Applicable <i>Excess</i> per property loss or damage <i>Incident</i> is £250.</p>  |
| <p><b>Section 5 - Emergency Boarding Kennel and Cattery Fees</b><br/>The cost of boarding <i>Your Pet</i> if <i>You</i> have to spend more than 3 consecutive days in hospital.</p>   | <ul style="list-style-type: none"> <li>Pregnancy, expected <i>Treatment</i> or any <i>Pre-existing Condition</i>.</li> </ul>   | <p>Maximum <i>Benefit Limit</i> of £750 per <i>Policy Period</i>.</p>  |
| <p><b>Section 6 - Holiday Cancellation</b><br/>Expenses incurred if <i>You</i> have to cancel or cut short a <i>Holiday</i> because <i>Your Pet</i> needs life saving surgery within 14 days of <i>Your Holiday</i> starting.</p>                                   | <ul style="list-style-type: none"> <li>Costs for any <i>Holiday</i> booked less than 14 days before <i>You</i> leave.</li> </ul>   | <p>Maximum <i>Benefit Limit</i> of £1,000 per <i>Policy Period</i>.</p>  |
| <p><b>Section 7 - Theft or Straying</b><br/>The lower of the <i>Market Value</i> or the purchase price paid if <i>Your Pet</i> is not found within 45 days.</p> <p><i>We</i> will also pay towards advertising and reward* for <i>Your Pet</i>.</p>                 | <ul style="list-style-type: none"> <li>Theft which does not show forcible and violent entry to a secure area of <i>Your</i> home.</li> <li>Any reward to a member of <i>Your</i> family, to any person known to <i>You</i>, or to the person who was caring for <i>Your Pet</i> at the time of the incident.</li> <li>Any advertising or reward costs if <i>Your Pet</i> is not found</li> </ul>   | <p>Maximum <i>Benefit Limit</i> of £750 per <i>Policy Period</i>.</p> <p>*15% of the Purchase Price, as noted on <i>Your Schedule</i>, up to a maximum amount of £100 per <i>Policy Period</i>.</p>  |
| <p><b>Section 8 – Accidental Damage</b><br/>Accidental damage caused by <i>Your Pet</i> to a third party's personal property.</p>   | <ul style="list-style-type: none"> <li>Damage to motor vehicles or contents</li> <li>Damage caused if <i>Your Pet</i> is left unattended or from it vomiting, fouling or urinating</li> </ul>  | <p>Maximum <i>Benefit Limit</i> of £50 per <i>Policy Period</i>.</p>   |
| <p><b>Section 9 – Transportation Costs</b><br/>Travelling costs if <i>Your Vet</i> refers <i>You</i> to another practice or veterinary hospital.</p>  | <ul style="list-style-type: none"> <li>Any repeat journey costs.</li> </ul>  | <p>Maximum <i>Benefit Limit</i> of £100 per <i>Policy Period</i>.</p>  |
| <p><b>Section 10 – Personal Accident</b><br/>Lost income if <i>You</i> have to take time off work as a result of being bitten by <i>Your Pet</i>.</p>   | <ul style="list-style-type: none"> <li>Damage caused by a <i>Pet</i> that is known to have vicious tendencies.</li> </ul>  | <p>Maximum <i>Benefit Limit</i> of £50 per <i>Policy Period</i>.</p>   |
| <p><b>Section 11 – Dog Walker</b><br/>The reasonable cost of paying someone to walk <i>Your</i> dog if <i>You</i> are admitted to hospital and <i>You</i> have to spend more than 3 consecutive days in hospital.</p>   | <ul style="list-style-type: none"> <li>Pregnancy, expected <i>Treatment</i> or any <i>Pre-existing Condition</i>.</li> </ul>   | <p>Maximum <i>Benefit Limit</i> of £100 per <i>Policy Period</i>.</p>  |
| <p><b>Section 12 – Overseas Travel Extension</b></p>  | <ul style="list-style-type: none"> <li>Any <i>Pre-existing Condition</i>.</li> </ul>   | <p>Maximum <i>Benefit</i></p>  |

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| <p>Costs of Emergency Veterinary Treatment for Your Pet while You are on Holiday with Your Pet.</p> <p><b>Section 12 - Quarantine costs</b><br/>Costs of putting Your Pet into quarantine kennels if Your Pet suffers Illness or if Your Pets microchip fails.</p> <p>We will also pay for replacing Your Pets passport or health certificate if this is lost, stolen or destroyed during the Holiday with Your Pet, including any associated quarantine costs.</p> | <ul style="list-style-type: none"> <li>• Cost of food.</li> <li>• The microchip which fails must be of ISO standard 11785 or Annex A to ISO Standard 11785.</li> <li>• The microchip must have been tested, and passed this test, 14 days prior to the Holiday.</li> <li>• Any loss of Your Pets passport or Your Pets health certificate if this is not reported to the issuing Vet within 24 hours of the loss.</li> </ul> | <p>Limit of £2,000 per Policy Period.</p> <p>Maximum Benefit Limit of £750 per Policy Period.</p> <p>Maximum Benefit limit of £150 per Policy Period.</p> |
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### What am I NOT covered for 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 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 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 reserve the right to apply an exclusion to Your Policy in respect of this Illness or Condition.

This document provides a summary of what is and is not covered by the policy and should be read in conjunction with the full Policy Wording and Your Schedule.

### How do You make a claim?

When Your Pet receives Treatment or You become aware of an event or Condition that could lead to a claim, You must inform Us within 90 days. If the Treatment of Your Pet is likely to result in a Veterinary Fees claim exceeding £1,000 You must notify Us immediately, prior to commencing Treatment, for pre-authorisation. You can contact Us in writing at Vetsure, 2nd Floor Titan Court, Bishop Square, Hatfield, AL10 9NA, or by phone on 0800 050 2022 (option 2), or by email at [claims@vetsure.com](mailto:claims@vetsure.com).

### How do You complain?

We aim to provide a high level of service and to pay claims fairly and promptly, but should You have an enquiry or complaint, You should first contact Vetsure at: Vetsure Customer Care Department, 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA on telephone number: 0845 567 0088\* or by email [info@vetsure.com](mailto:info@vetsure.com) who will pass it onto the relevant complaints handler. Please quote your policy and/or claim number in all correspondence.

What to do if you remain dissatisfied:

In relation to the manner in which this policy was sold to You, the manner in which Your claim was handled or any other aspect of service that You have received from Vetsure, then You may refer Your complaint to the Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR, telephone 0800 023 4567. Please note that You have 6 months from the date of Vetsure's final response in which to refer to the matter to the FOS.

In relation to other matters, then You may also refer Your complaint to The Managing Director, Atlas TVIS 48-50 Ta' Xbiex Seafront Ta Xbiex XBX 1021 Malta. If You are still not satisfied You can ask the following organisation to review Your case: The Consumer Complaints Manager, Malta Financial Services Authority (MFSA), Notabile Road, Attard BKR3000, Malta, Tel +35621441155 (overseas call charges apply), Email [consumerinfo@mfsa.com.mt](mailto:consumerinfo@mfsa.com.mt). Web <http://mymoneybox.mfsa.com.mt>  
Referral to the FOS or the MFSA does not affect Your right to take legal action against Us.

An alternative option if You bought Your policy online:

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If You choose to submit Your complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and

will reach an outcome in 90 days. The web address for this Online Dispute Resolution Service is <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>). Please quote *Our* email address which is [info@vetsure.com](mailto:info@vetsure.com). Please be aware that the ADR entity will only be able to consider *Your* complaint after *We* have had the opportunity to consider and resolve this.

**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**

Atlas Insurance PCC Limited (“Atlas”) is a cell company authorised under the Insurance Business Act, 1998 (Chapter 403 of the Laws of Malta) to carry on general insurance business and is regulated by the Malta Financial Services Authority. Atlas is a member of the UK’s Financial Services Compensation Scheme. Atlas is registered in Malta under company registration number C5601 and registered office is situated at 48-50 Ta’ Xbiex Seafront, Ta’ Xbiex XBX1021, Malta. This insurance is underwritten by a Protected Cell of Atlas, TVIS Cell, which is owned by TVIS International Limited. Atlas may create one or more cells for the purpose of segregating and protecting cellular assets. The assets of the TVIS Cell are thus protected from the liabilities of the other cells and from those of Atlas’ core. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

English Law applies to this policy unless *You* have asked for another law and *We* have agreed to this in writing before the start date. However, see also “Cell Limitation Clause” in the Policy Wording where *We* explain how part of this contract is subject to Maltese law and jurisdiction.

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 with *You* in an appropriate manner.

\*Calls cost 2p per minute, plus your phone company’s access charge.

