

**VETSURE PET INSURANCE®**

**‘ACCIDENT ONLY’ POLICY**

This policy summary does not contain the full details of your chosen policy. This document should be read in conjunction with the accompanying Policy Wording document, Schedule and Statement of Fact.

This document applies to the ‘Accident Only’ policy.

It also provides details of the following optional Sections of cover. If you have elected to include any of these this will be noted on your Schedule:

- Preventative Care Vouchers
- Public Liability (applies to dogs only)
- Additional Benefits Cover (Emergency Boarding Kennel and Cattery Fees, Holiday Cancellation, Accidental Damage, Personal Accident Cover, Dog Walker Cover, Overseas Travel incorporating Emergency Veterinary Treatment (for Accidents only), Quarantine Costs and Loss of Documents.

**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. Vetsure can be contacted on 0800 050 2022 and / or by emailing info@vetsure.com. Their registered office is 2<sup>nd</sup> 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 document for a full list of excluded dog breeds) and is more than 8 weeks old, but less than 10 years old at the start of cover. This policy does not normally cover using your pet in any trade, profession or business for monetary gain or reward, but there are certain exceptions to this that may be accepted by the Insurer. Please refer to the ‘General Exclusions’ section of the Policy Wording document for full details.

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

All our policies are monthly policies that run for 12 consecutive calendar month periods effective from the commencement date. At the end of each 12-month policy period we will write to you to tell you about any changes to the premium and/or policy terms and conditions. If you pay for your policy by direct debit instalments the policy will automatically continue at the end of each period of insurance and we will continue to take payments unless you tell Vetsure otherwise. If you pay for your policy in a ‘lump sum’ by credit/debit card, we will contact you in advance of your renewal date so you can arrange payment. 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 contacting Vetsure within 14 days of the start date or the date you receive your documents if this is later. 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 do these policies provide?**

<b>Significant features</b>	<b>Significant exclusions / limitations</b>
<p><b>Section 1 - Veterinary Fees</b></p> <p>Fees for treatment and/or for Complementary Medicine following an accident including physiotherapy.</p>	<ul style="list-style-type: none"> <li>• Costs resulting from an illness</li> <li>• Costs resulting from an accident or injury that first showed clinical signs before the commencement date or within the ‘Waiting Period’.</li> </ul>

	<ul style="list-style-type: none"> <li>• Cosmetic, preventative and routine treatments and/or examinations.</li> <li>• Treatment 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 condition or your Vet confirms an emergency consultation was necessary.</li> <li>• Any dental or gum treatment unless required as a direct result of an accident or injury.</li> <li>• Any dental or gum treatment as a direct result of an illness.</li> <li>• Any costs associated with routine or investigative laboratory tests or procedures unless the clinical signs/symptoms exist and the tests and procedures are to diagnose a specific condition.</li> <li>• Costs for food.</li> <li>• The applicable Excess as shown on your Schedule.</li> </ul>
<p><b>Section 2 - Death of Pet from Accident</b></p> <p>The purchase/donation price of your pet up to the relevant benefit limit noted on the Schedule if your pet dies or is put to sleep for humane reasons due to an accident. If you are unable to provide proof of purchase, we will pay the lesser of the market value at the time of the claim or the purchase/donation price you paid and declared to us, but in no case shall we pay in excess of the benefit limit.</p>	<ul style="list-style-type: none"> <li>• More than 50% of the benefit limit for a pet aged 6 years or over.</li> <li>• Death due to illness</li> </ul>
<p><b>Section 3 – Transportation Costs</b></p> <p>Travelling costs if your Vet refers you to another practice or veterinary hospital.</p>	<ul style="list-style-type: none"> <li>• Any repeat journey costs.</li> </ul>
<p>The following Sections of cover are optional and apply only if you have elected to include them as detailed on your Schedule. If you wish to make any changes to your policy to extend or restrict cover please contact the Vetsure team on 0800 050 20 22.</p>	
<p><b>Section 4 – Vetsure Preventative Care Vouchers</b></p> <p>Please refer to the Vouchers provided with your Policy.</p>	<ul style="list-style-type: none"> <li>• Vouchers not presented at a participating Vetsure-accredited clinic.</li> <li>• Preventative treatment not recommended by your Vet.</li> <li>• Please refer to the vouchers for full details.</li> </ul>
<p><b>Section 5 - Public Liability (dogs only)</b></p> <p>Damages and costs arising from your ownership of your pet.</p>	<ul style="list-style-type: none"> <li>• Death, bodily injury, loss or damage to you or any property owned, held in trust or under your control.</li> <li>• Fines, compensation and prosecution costs following your prosecution under any relevant legislation.</li> <li>• The applicable Excess.</li> </ul>
<p><b>Section 6 - Emergency Boarding Kennel and Cattery Fees</b></p> <p>The cost of boarding your pet if you have to spend more than 3 consecutive days in hospital.</p>	<ul style="list-style-type: none"> <li>• Pregnancy, expected treatment or any pre-existing condition.</li> </ul>
<p><b>Section 7 - Holiday Cancellation</b></p> <p>Expenses incurred if you have to cancel or cut short a holiday because your pet needs life-saving treatment within 14 days of your holiday starting.</p>	<ul style="list-style-type: none"> <li>• Costs for any holiday booked less than 14 days before you leave.</li> </ul>
<p><b>Section 8 – Accidental Damage</b></p> <p>Accidental damage caused by your pet 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 your pet is left unattended or from it vomiting, fouling or urinating</li> </ul>
<p><b>Section 9 – Personal Accident</b></p> <p>Lost income if you have to take time off work as a</p>	<ul style="list-style-type: none"> <li>• Damage caused by a pet that is known to have vicious tendencies.</li> </ul>

result of being bitten by your pet.	
<p><b>Section 10 – Dog Walker</b></p> <p>The reasonable cost of paying someone to walk your dog if you are admitted to hospital and you have to spend more than 3 consecutive days in hospital.</p>	<ul style="list-style-type: none"> <li>• Pregnancy, expected treatment or any pre-existing condition.</li> </ul>
<p><b>Section 11 – Overseas Travel</b></p> <p>Costs of emergency veterinary treatment for your pet following an accident while you are on holiday with your pet.</p> <p>Costs of putting your pet into quarantine kennels if your pet's microchip fails.</p> <p>We will also pay for replacing your pet's 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>• Costs resulting from an illness</li> <li>• Any pre-existing condition.</li> <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 pet's passport or your pet's health certificate if this is not reported to the issuing Vet within 24 hours of the loss.</li> </ul>

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 accident or injury that first showed clinical signs before 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.

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 and Statement of Fact.

#### How do I 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).

#### What should I do if the service isn't what I expected?

We aim to provide a high level of service, but should you have an enquiry or complaint, you should first contact Vetsure at: Vetsure Pet Insurance, Customer Care Department, 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA OR telephone: 0800 050 2022 OR email [info@vetsure.com](mailto:info@vetsure.com) Vetsure will handle all complaints, including those directed specifically towards us (including claim outcomes or the pricing of your policy), on our behalf.

Please quote your policy and/or claim number in all correspondence.

If Vetsure are not able to provide a final response within 15 working days or you are not satisfied with Vetsure's explanation as to why they require longer, or you are dissatisfied with the outcome then you can take the case further through independent arbitration. If the complaint is regarding:

A <b>claims</b> outcome (such as a <b>decline</b> or <b>partial decline</b> ) or the <b>cost</b> of your <b>premium</b> then contact:	The <b>sale</b> or <b>servicing</b> of a policy or the <b>service</b> you received by us during the handling of a claim, then contact:
Office of the Arbiter for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta,	Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9GE
Telephone: +356 21249245 (overseas call charges apply),	Telephone: 08000 234 567 or 0300 123 9123
Email: <a href="mailto:complaint.info@financialarbiter.org.mt">complaint.info@financialarbiter.org.mt</a> .	Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>
Website: <a href="http://www.financialarbiter.org.mt">www.financialarbiter.org.mt</a> .	Website: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>

Referral to the Financial Ombudsman Service must be made within six months of the date of our final response. In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases you will receive guidance from staff at the Ombudsman about your options, or you may wish to seek your own professional or legal advice. The Financial Ombudsman Service would expect you to have had a final response from Vetsure before they accept your case, so please obtain this before approaching them.

Referral to the FOS or the Office of the Arbiter for Financial Services 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 its 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 text-phone 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.

