

Crufts Lifelong

Policy Summary

Crufts[®]

PET INSURANCE

 0800 369 9092

 www.crufts-petinsurance.co.uk

POLICY SUMMARY

This policy summary does not contain full details and conditions of the insurance - these are located in the policy wording booklet.

NAME OF INSURANCE UNDERTAKING

The Insurer of this policy for Sections 1, 2, 3, 4, 5, 6, 7, 8 & 10 is Agria International Forsakring AB, and the Insurer of this policy for Section 9 is Groupama Insurance Company Limited.

TYPE OF INSURANCE AND COVER

Insurance for dogs. This insurance provides cover for veterinary fees, if your dog dies, is lost, stolen or strays, costs for finding your dog, boarding kennel or daily minding fees should you go into hospital, costs if you have to cancel or cut short your holiday, overseas travel cover and third party liability cover.

CONDITIONS

You must ensure that your dog has received the required vaccinations. Failure to comply with this may jeopardise your claim or cover - please refer to the General Conditions of the policy booklet for a full description.

DURATION

This is an annually renewable policy. The period of insurance is shown on your Certificate of Insurance.

CANCELLATION PERIOD

You are free to cancel this policy at any time.

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation.

To exercise your right to cancel your policy, please write to:

Crufts Pet Insurance
2b Alton House Office Park
Gatehouse Way
Aylesbury HP19 8XU
Telephone 01296 319226
Fax 01296 422650

CLAIM NOTIFICATION

To make a claim contact 01296 319226.

MAKING YOURSELF HEARD AND COMPLAINTS

Any complaint you may have should in the first instance be addressed to Crufts Pet Insurance. Please refer to the policy booklet for details of the complaint procedure.

If you have complained to us and we have been unable to resolve your complaint, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within this policy wording booklet.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Agria International Forsakring AB and Groupama Insurance Company Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected for 90% of the claim.
- Full details are available at www.FSCS.org.uk

FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS

Section 1 Veterinary fees	Features and benefits <ul style="list-style-type: none">■ All reasonable costs for treatment of your dog by a vet up to £7,500 per period of insurance including alternative and/or complementary treatment carried out under your vet's instruction, including costs of treatment for behavioural problems up to £250. Significant exclusions <ul style="list-style-type: none">■ The first £50 of treatment costs and an additional 10% of any treatment costs over £50. This applies to each unrelated injury or illness treated during each period of insurance.■ Pre-existing medical conditions, injuries or illnesses or costs for treatment occurring within the first 10 days of the start of cover.■ The cost of dentistry that is not related to an illness or injury or the cost of any form of dental treatment for dental disease where your policy has not been in force for two consecutive years.■ Costs arising from preventative and elective treatment, routine examinations, vaccination, spaying, castration, pregnancy or giving birth.
Section 2 Transportation and overnight expenses	Features and benefits <ul style="list-style-type: none">■ Travel and accommodation expenses if your vet recommends another vet treats your dog, up to a maximum of £150. Significant exclusions <ul style="list-style-type: none">■ Any amount unless the cost of treatment is covered under Section 1 - Veterinary Fees.
Section 3 If your dog dies from an accident or illness	Features and benefits <ul style="list-style-type: none">■ The purchase price of your dog up to a maximum of £1,000 if it dies or has to be put to sleep by a vet following an accident or illness. Significant exclusions <ul style="list-style-type: none">■ Any amount if the death results from injury or illness first occurring or showing clinical signs before cover starts or in the case of illness, first occurring within the first 10 days of the start of cover.■ Any claim if your dog dies from an illness and is aged 9 years or older.
Sections 4 & 5 If your dog is lost, stolen or strays and costs for trying to find your dog	Features and benefits <ul style="list-style-type: none">■ The cost of local advertising if your dog is lost, stolen or strays up to £1,000 including the cost of a suitable reward.■ The purchase price of your dog up to a maximum of £1,000 if it is lost, stolen or strays. Significant exclusions <ul style="list-style-type: none">■ Any amount if your dog is lost, stolen or strays within 10 days of the start of cover.
Sections 6 & 7 Boarding kennel fees and daily minding if you have to go into hospital	Features and benefits <ul style="list-style-type: none">■ Up to a maximum of £1,000 in total for boarding your dog at a licensed premises or up to £100 a week to a maximum of £1,000 for the cost of paying someone to look after your dog if you need to go into hospital as an in-patient. Significant exclusions <ul style="list-style-type: none">■ Any hospitalisation that is either known or foreseeable before cover starts.■ Any fees incurred as a result of hospitalisation required due to your pregnancy.

FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS

<p>Section 8 If you have to cancel a holiday or come home early / holiday cancellation</p>	<p>Features and benefits</p> <ul style="list-style-type: none">Any travel and accommodation expenses up to £3,000 that you cannot recover if you have to cancel or cut short your holiday because your dog is injured or shows clinical signs of any illness while you are away or up to 7 days before you leave and needs immediate life saving surgery. <p>Significant exclusions</p> <ul style="list-style-type: none">If you cancel your holiday or come home early because your dog needs treatment or surgery that is not life-saving.If you cancel your holiday or come home early as a result of a known or foreseeable condition or injury pre-existing to the cover or in the case of illness, occurring within 10 days of the start of the cover.
<p>Section 9 Third party liability</p>	<p>Features and benefits</p> <ul style="list-style-type: none">Legal liability up to £1,000,000 if someone is accidentally injured or killed or their property is accidentally damaged as a result of an incident involving your dog. <p>Significant exclusions</p> <ul style="list-style-type: none">The first £100 of each claim for loss or damage.Any amount of damages if the injured person is, or the damaged property belongs to a person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.Third Party Liability if your dog injures someone or damages their property whilst outside the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands.
<p>Section 10 Overseas travel cover</p>	<p>Features and benefits</p> <ul style="list-style-type: none">Provided you comply with the PETS Travel Scheme this insurance extends to cover your dog whilst you are temporarily located in a member country of the PETS Travel Scheme or Eire for overseas travel up to a maximum stay of 60 days. <p>Also</p> <ul style="list-style-type: none">The cost of kennelling fees should your dog have to go into quarantine due to illness, up to a maximum of £2,000 per trip, repeat tick and worming treatment, a replacement Pet Passport and any quarantine costs incurred as a direct result of the loss, up to a maximum of £250 and costs up to £500 per trip, with a maximum of three trips per period of insurance, for emergency expenses abroad. <p>Significant exclusions</p> <ul style="list-style-type: none">More than three trips per period of insurance and trips of more than 60 days.

GENERAL EXCLUSIONS

- Any dog less than 8 weeks of age or over the age of 9 years when you take out this policy.
 - Any incident occurring outside the United Kingdom, Northern Ireland, the Isle of Man, the Channel Islands, Eire and the member countries of the PETS Travel Scheme (not applicable to Section 9 - Third Party Liability).
 - War risks, hostilities, terrorism, revolution, military or usurped power or radioactive contamination.
 - Intentional slaughter, by order of any Government, Local Authority or any person having jurisdiction in the matter.
 - Any animal which should be registered under the UK Government's Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
 - The use of your dog for commercial security or racing purposes.
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Crufts Pet Insurance is administered by
Agria Pet Insurance Limited, 2b Alton House Office Park
Gatehouse Way, Aylesbury HP19 8XU



The British Small Animal Veterinary Association
recommends the principle of Pet Health Insurance
to its members and their clients



Crufts Pet Insurance is underwritten by
Agria International Forsakring AB and Groupama
Insurance Company Limited.