

Policy Summary Pet Scheme

This policy summary does not contain the full terms and conditions of the policy. A copy of your insurance policy terms and conditions will accompany your certificate of insurance.

This policy covers pet insurance.

The policy is a 12-month contract and renewal will be invited each year. It is underwritten by Allianz Insurance plc.

Cancellation Rights

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. This is known as the cooling off period. You will not be charged provided that no claim is or has been made.

Cancellation after the cooling off period

You may cancel this insurance after the cooling off period by giving us written notice. If you have not made any claim in the current period of insurance, we will work out the charge for the time you have been covered by your insurance (using our short rate scale) subject to us retaining the minimum premium which applies at the time.

Claims Notification

You need to complete a claim form for the incident in question. You can notify us of a claim and obtain a claim form by calling 01483 426966. Your vet may charge you a fee for completing a claim form; your policy does not cover this cost.

Complaints

If you have a complaint please contact Stoneways Insurance Services Ltd at:

PO Box 135, Godalming, GU7 1WZ,

01483 426966

e-mail: insurance@stoneways.uk.com

If Stoneways is unable to resolve the problem within 4 weeks your complaint will be passed to Allianz Insurance plc.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme

Allianz Insurance plc is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if Allianz Insurance plc cannot meet their liabilities. The level of protection provided by the FSCS is 100% of the first £2,000 and 90% of the remainder. Further information about compensation scheme arrangements is available from the FSCS.

Significant Exclusions and Limitations (references in brackets are to the relevant sections in the policy terms and conditions):

- You must take proper care of your pet, this includes care such as an annual dental examination, vaccinations, a worming programme and any treatment recommended by your vet to prevent illness or injury (General Conditions 4a).
- Your policy does not cover any illness or injury that occurred before your cover started or any illness within the first 14 days of cover (General Exclusions 3 and General Conditions 1).
- You pay the first £100 on Veterinary Surgeons Fees (Section C limit of cover) and the first £250 on claims under Third Party Liability for Dogs only relating to property damage only (Section D exclusion 6).
- Your policy does not cover costs charged by your vet for completion of insurance claim forms or for the provision of any other information (General Conditions 5b).
- Your policy requires payment of the full premium if you make a claim. The full premium is that shown on your certificate for the policy period (usually 12 months). If you are paying by direct debit then the outstanding balance of the premium that you owe for the whole policy period will be deducted from your claim (General Conditions 8).

Significant Features and Benefits:

- A. Death of an Animal: pays the purchase price of an animal but not exceeding the sum insured following loss by death or euthanasia.
- B. Theft: pays the purchase price of an animal but not exceeding the sum insured following loss by theft.
- C. Veterinary Surgeons Fees: pays towards the cost of treating illness or injury by your attending vet. The limits will be shown on your certificate. Cover is provided for 12 months from the date of accident or date of illness or disease manifesting itself up to but not exceeding the policy limit.
- D. Third Party Legal Liability for Dogs only: pays for compensation for damage done by your dog to people or property for which you are found legally liable subject to £1 million limit. Cover includes costs and expenses incurred in defending a claim subject to insurers written approval.

Stoneways 1.10.08