



**ADMIRAL PET INSURANCE  
IN ASSOCIATION WITH  
ULTIMATE PET PARTNERS  
BRONZE COVER KEY FACTS**

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

**Who is the Insurer?**

Ultimate Insurance Company Limited ('Ultimate Insurance') provides the pet insurance cover as set out in *Your* policy document.

**Who is the Administrator?**

Ultimate Pet Partners Limited (*Ultimate*) is the administrator for all sections of this policy and they can be contacted on 0845 604 2308 and/or by emailing [customer.services@uispet.co.uk](mailto:customer.services@uispet.co.uk). Their registered office is at 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE Company Registration number 06740793.

**Are you eligible for this cover?**

To be eligible for 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 breeds)

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

*You* may cancel this policy by writing to *Ultimate* within 14 days of the *Commencement date* or the date *You* receive *Your* documents if this is later and, provided that *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 *We* may give *You* a refund of *Your* premium for any period of cover falling after the cancellation date less any reasonable administration expenses.

**What cover does this policy provide?**

What is covered?	What is not Covered? - Significant Exclusions - Please refer to Your Policy for Full List of Exclusions	Benefits
<p><b>Section 2 - Veterinary Fees - Accident Only Bronze Cover*</b> Fees for treatment following an <i>Accident</i> or <i>Injury</i> including physiotherapy.</p> <p><b>Advice Line</b> <i>Your Policy</i> includes access to an Advice Line service, provided by Vetadviceline, for those times when taking <i>Your Pet</i> to <i>Your</i> normal <i>Vet</i> is not possible or practical - <i>You</i> may contact Vetadviceline's veterinary nurses at any time, who will give <i>You</i> advice about <i>Your Pet's</i> health and welfare. This service is available 24 hours a day, 365 days a year.</p> <p><i>Vetadviceline's</i> telephone number is 0844 445 7729</p>	<ul style="list-style-type: none"> <li>• Costs resulting from an <i>Illness</i></li> <li>• An <i>Accident</i> or <i>Injury</i> that first showed Clinical signs before the <i>Commencement Date</i>.</li> <li>• The <i>Accident</i> or <i>Injury</i> has the same diagnosis or Clinical Signs as an <i>Accident</i> or <i>Injury</i> <i>Your Pet</i> had before the <i>Commencement Date</i>.</li> <li>• Cosmetic, preventative, elective and routine treatments and/or examinations</li> <li>• Any dental or gum treatment unless required as a direct result of an <i>Accident</i> or <i>Injury</i>.</li> <li>• Any cost for house calls/out of hours calls/ non essential hospitalisation and ambulance costs (where covered) unless a <i>Vet</i> confirms that <i>Your Pet</i> was suffering from a life-endangering <i>Condition</i>. <i>Your</i> personal circumstances will not be covered.</li> <li>• Costs of cremation and disposal, including post mortem costs, coffins or caskets.</li> <li>• The applicable <i>Excess</i>.</li> </ul> <p><b>Please note for <i>Pets</i> over the age of 8 years; a 15% co-payment will apply to each claim</b></p>	<p>Maximum <i>Benefit Limit</i> per <i>Condition</i> - £3,500 per <i>Condition</i>* Per policy year</p> <p>*Maximum <i>Benefit Limit</i> for Cruciate Ligament is £500 per <i>Policy Year</i>.</p> <p>Maximum <i>Benefit Limit</i> for Complementary Medicine following <i>Accident Only</i> - £300 per condition per <i>Policy Year</i>.</p>

	payment for <i>Veterinary Fees, Complementary Medicine</i> and Cruciate Ligament claims, which is in addition to the deduction of the applicable standard <i>Excess</i> .	
<p><b>Section 3 – Death of Pet from Accident - Accident Only Cover</b>  If <i>Your Pet</i> dies during the <i>Policy Period</i>, We will pay the <i>Market Value</i>; the price paid; or the amount shown in <i>Your Schedule</i>, whichever is the lesser.</p>	<ul style="list-style-type: none"> <li>• Death as a result of an <i>Illness</i>.</li> <li>• Euthanasia - See Policy Wording for full details.</li> <li>• Any death caused by an <i>Accident</i> or <i>Injury</i> that occurred before the <i>Commencement Date</i>.</li> <li>• Any death resulting from breeding, pregnancy or giving birth.</li> </ul>	A one off payment up to the Maximum <i>Benefit Limit</i> of £550 upon the Death of <i>Your Pet</i> .
<p><b>Section 4 – Public Liability</b>  Where property is damaged or someone is killed, injured or becomes ill as a result of an incident involving <i>Your Pet</i> and <i>You</i> are legally responsible. We shall pay up to the <i>Benefit Limit</i> in respect of;</p> <ul style="list-style-type: none"> <li>• Compensation and the Claimant's costs and expenses;</li> <li>• The legal cost and expense of defending a claim made against <i>You</i> under this Section of cover.</li> </ul>	Any compensation, costs or expenses:- <ul style="list-style-type: none"> <li>• For defending <i>You</i> which <i>We</i> have not agreed beforehand.</li> <li>• If <i>You</i> are legally liable because of a contract <i>You</i> have entered into.</li> <li>• If <i>You</i>, a member of <i>Your</i> family or any person who lives with <i>You</i> or is employed by <i>You</i> is responsible for or is looking after the property damaged.</li> <li>• The applicable <i>Excess</i>.</li> </ul>	Maximum <i>Benefit Limit</i> of £1,000,000 per claim and in the aggregate per <i>Policy Year</i> .  Applicable <i>Excess</i> per claim is £100.

**What am I NOT covered for under this policy?**

In addition to the exclusions detailed above, Ultimate Insurance will not pay for:

- the *Excess*, which is payable by *You*.
- any claims relating to *Illness*.
- costs resulting from any *Pre-existing Conditions* or an *Injury* that first showed *Clinical Signs* before the *Commencement date* of the policy.
- costs arising from any vicious tendencies or behavioural problems 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 refer the Exclusions and General Exclusions sections of the policy for further details

**How do you make a claim?**

To make a claim *You* must contact the Claims Department, Ultimate Pet Partners, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, on telephone number: 0844 561 1625 or by emailing [petclaims@ultimateservices.co.uk](mailto:petclaims@ultimateservices.co.uk)

**How do you complain?**

If *You* wish to make a complaint regarding the policy or a claim please contact the Complaints Department, Ultimate Pet Partners, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, or alternatively call us on 0845 604 2308 or email [complaints@ultimateservices.co.uk](mailto:complaints@ultimateservices.co.uk). If you remain dissatisfied please request that your complaint be passed to the Managing Director at Ultimate.

If you are not satisfied with Ultimate's final decision please refer your complaint to the Customer Services Manager at Ultimate Insurance Company (Europe) Ltd, Suite 913, Europort, Gibraltar.

If *You* remain dissatisfied, *You* may then refer *Your* complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0845 080 1800.

**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 0207 892 7300

**Other Important Information**

Ultimate Insurance is registered in Gibraltar under company number 103362 and has a registered office at Suite 913, Europort, Gibraltar, Home State; Gibraltar, and is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar. Ultimate Insurance is a member of the UK's Financial Services Compensation Scheme and the Association of British Insurers (ABI).

Ultimate Pet Partners is a private company limited by shares, incorporated in England under registered number 06740793 and is authorised and regulated by the Financial Services Authority under register number 493636. Ultimate Pet Partners Limited is an appointed representative of Ultimate Insurance Solutions Limited, which is authorised and regulated by the Financial Services Authority under register number 311368.

English Law applies to this policy unless *You* have asked for another law and *We* have agreed to this in writing before the *Commencement Date*.

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 in an appropriate manner.

A copy of Ultimate Pet Partners complaints procedure is available on request from the addresses above.