



**ADMIRAL PET INSURANCE  
IN ASSOCIATION WITH  
ULTIMATE PET PARTNERS LTD  
SILVER 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 Ltd ('Ultimate Insurance') provides the pet insurance cover as set out in *Your* policy document.

**Who is the Administrator?**

Ultimate Pet Partners Ltd (*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 6740793.

**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?**

If, once *You* have agreed to purchase a policy, *You* are not happy with the policy *You* have until 14 days after the *Commencement Date* within which *You* can cancel the policy. If *You* wish to cancel *Your* policy this must be done in writing by email or post to Ultimate Pet Partners Ltd's offices. Upon receipt of *Your* written cancellation request *We* shall cancel *Your* policy and providing a claim has not been paid *We* will refund any premium *You* have paid less the administration charge detailed in *Our* Terms of Business. If *You* wish to cancel the policy at any time later than 14 days after the *Commencement Date* a pro-rata charge will be made as well as the administration charge detailed in *Our* Terms of Business. If a claim has been paid and *You* wish to cancel the policy the full premium will become due for the *Policy Period*.

**What cover does this policy provide?**

What is covered?	What is not Covered? - Significant Exclusions - Please refer to Your Policy Wording for Full List of Exclusions	Benefits
<p><b>Section 2 - Veterinary Fees</b> Fees for <i>Treatment</i> and/or for <i>Complementary Medicine</i> following an <i>Accident</i> or <i>Illness</i> including physiotherapy, certain prescription diets and CT/MRI scans and <i>Associated Costs</i>.</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 your normal Vet 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. <i>This service is available 24 hours a day, 365 days a year.</i> VetadviceLine's telephone number is 0844 445 7729</p> <p><b>If total Veterinary Fees appear likely to exceed £1,000 You must notify Ultimate immediately for pre-authorisation as We may wish to obtain a second opinion from Our veterinary advisor.</b></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>• Is caused by, relates to or results from an <i>Injury, Illness</i> or <i>Clinical Signs</i> <i>Your Pet</i> had before the <i>Commencement Date</i>;</li> <li>• Cosmetic, preventative, elective and routine <i>Treatments</i> and/or examinations;</li> <li>• Any dental or gum <i>Treatment</i>, unless required as a direct result of an <i>Accident</i> or <i>Injury</i> to <i>Your Pet</i>;</li> <li>• The cost of any <i>Treatment</i> for behavioural problems or for any <i>Conditions</i> arising as a result of the same;</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 putting <i>Your Pet</i> to sleep except when it is to alleviate incurable and inhumane suffering and <i>Your Vet</i> has recommended it, always excluding the costs of putting <i>Your Pet</i> to sleep for financial reasons or because of behavioural difficulties;</li> <li>• Costs of cremation and disposal, including post mortem costs, coffins or caskets;</li> <li>• The applicable <i>Excess</i>;</li> <li>• <b>Please note for Pets aged 8 years and over; a 15% co-payment will apply to each claim payment for</b></li> </ul>	<p>Maximum <i>Benefit Limit</i> per <i>Condition</i> is £4,000 for up to 365 days from the date the <i>Condition</i> first manifested.</p> <p>Maximum <i>Benefit Limit</i> for Special Diet is £100 for up to 365 days from the date the <i>Condition</i> first manifested.</p> <p>Maximum <i>Benefit Limit</i> for <i>Complementary Medicine</i> is £400 per <i>Condition</i> for up to 365 days from the date the <i>Condition</i> first manifested.</p> <p>Maximum <i>Benefit Limit</i> for CT/MRI scans and <i>Associated Costs</i> is £1000 per <i>Condition</i> for up to 365 days from the</p>

	<p><b>Veterinary Fees, Special diets, Complementary medicine and CT/MRI Scans and Associated Costs, which is in addition to the deduction of the applicable standard Excess.</b></p>	<p>date the <i>Condition</i> first manifested.</p> <p>For the avoidance of doubt, please note that the <i>Benefit Limit</i> for <i>Complementary Medicine, Special Diet and CT/MRI Scans and Associated Costs</i> is included within the maximum <i>Benefit Limit</i> amount of £4,000 for up to 365 days from the date the <i>Condition</i> first manifested.</p>
<p><b>Section 3 – Death of Pet from Accident or Illness</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>Euthanasia - Please see Policy Wording for full details</li> <li>Death during or following a surgical operation or general anaesthetic unless a qualified <i>Vet</i> certifies that it was necessary because of <i>Injury</i> or <i>Illness</i>;</li> <li>Death due to <i>Illness</i> of any dog or cat aged 8 years or over at the <i>Commencement Date</i> or any renewal period;</li> <li>Any death caused by an <i>Accident</i> or <i>Injury</i> that occurred before the <i>Commencement Date</i>;</li> </ul>	<p>A one off payment up to the Maximum <i>Benefit Limit</i> of £1,000 upon the Death of <i>Your Pet</i>.</p>
<p><b>Section 4 - Emergency Boarding Kennel and Cattery Fees</b> The cost of boarding a <i>Pet</i> if <i>You</i> have to spend more than 4 consecutive days in hospital.</p>	<ul style="list-style-type: none"> <li>Any hospitalisation that could reasonably have been expected or foreseen when <i>You</i> took out or renewed this policy and any potentially recurring medical condition <i>You</i> or <i>Your</i> partner already have;</li> <li>Costs as a result of <i>You</i> being hospitalised for alcoholism, drug abuse, attempted suicide or self inflicted injuries;</li> </ul>	<p>Maximum <i>Benefit Limit</i> of £750 per <i>Policy Period</i>.</p>
<p><b>Section 5 - Holiday Cancellation</b> 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>Any <i>Holiday</i> costs where the <i>Holiday</i> was booked less than 28 days before <i>You</i> leave;</li> <li>The amount <i>You</i> can claim back from anywhere else;</li> <li>Any costs for anyone that is on <i>Holiday</i> with <i>You</i>;</li> <li>Surgery for non life-saving operations;</li> </ul>	<p>Maximum <i>Benefit Limit</i> of £1,000 per <i>Policy Period</i>.</p>
<p><b>Section 6- Theft or Straying</b> The lower of the <i>Market Value</i> or the purchase price paid if <i>Your Pet</i> is not found within 45 days.  We 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> </ul>	<p>A one off payment, up to the Maximum <i>Benefit Limit</i> of £1,000 if <i>Your Pet</i> is not found.</p> <p>Up to a maximum amount of £250 per <i>Policy Period</i>.</p>
<p><b>Section 7 – Public Liability (Dogs Only)</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>	<p>Any compensation, costs or expenses;</p> <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 the Claimant is a person who lives with <i>You</i>, is a member of <i>Your Immediate Family</i> or is employed by <i>You</i> which involves <i>Your</i> employment, profession, occupation or business including breeding;</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>	<p>Maximum <i>Benefit Limit</i> of £1,500,000 per claim and in the aggregate per <i>Policy Period</i>.</p> <p>Applicable <i>Excess</i> per claim is £150.</p>

<p><b>Section 8 – Overseas Travel Extension</b> Costs of emergency veterinary treatment for <i>Your Pet</i> while <i>You</i> are on <i>Holiday</i>.</p>	<ul style="list-style-type: none"> <li>• Any costs resulting from a <i>Holiday</i> that started before the <i>Commencement Date</i>;</li> <li>• an <i>Injury</i> or <i>Illness</i> that first showed <i>Clinical Signs</i> before <i>Your Holiday</i> started;</li> <li>• an <i>Injury</i> or <i>Illness</i> that is the same as or has the same diagnosis or <i>Clinical Signs</i> as an <i>Injury</i>, <i>Illness</i> or <i>Clinical Sign</i> <i>Your Pet</i> had before <i>Your Holiday</i> started;</li> <li>• The applicable <i>Excess</i>;</li> <li>• an <i>Injury</i> or <i>Illness</i> that is caused by, relates to or results from an <i>Injury</i>, <i>Illness</i> or <i>Clinical Sign</i> <i>Your Pet</i> had before <i>Your Holiday</i> started no matter where the <i>Injury</i>, <i>Illness</i> or <i>Clinical Signs</i> are noticed or happen in or on <i>Your Pet's</i> body;</li> <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> </ul>	<p>Maximum <i>Benefit Limit</i> of £2,000 per claim per <i>Policy Period</i>.</p>

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

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

- Costs resulting from an *Injury* or *Illness* that were incurred more than 365 days after the date in the policy year that the *Accident* first happened or the *Clinical Signs* or *Illness* were first noticed for *any Condition* whether it is ongoing, Chronic or Recurring.
  - 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 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 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*.

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 Ltd, 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 Ltd, 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* are not satisfied with *Ultimate's* final decision, *You* may then refer *Your* complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0800 023 4567 from a landline or 0300 123 9123 from a mobile phone. Details on how to progress *Your* complaint with the FOS can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

**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 Company Ltd 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 Ltd is a private company limited by shares, incorporated in England under registered number 6740793 Ultimate Pet Partners Ltd (FSA No. 493636) is an Appointed Representative of Ultimate Insurance Solutions Ltd (FSA No. 311368), who are authorised and regulated by the Financial Services Authority.

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 Ltd complaints procedure is available on request from the addresses above.