



**ADMIRAL PET INSURANCE
IN ASSOCIATION WITH
ULTIMATE PET PARTNERS LTD
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 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. Their registered office is at 5th 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 for Full List of Exclusions	Benefits
<p>Section 2 - Veterinary Fees - Accident Only Fees for treatment following an <i>Accident</i> or <i>Injury</i> including physiotherapy and CT/MRI Scans and <i>Associated Costs</i>.</p> <p>Advice Line <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>VetadviceLine's telephone number is 0844 445 7729.</p> <p>If total <i>Veterinary Fees</i> appear likely to exceed £1,000 <i>You</i> must notify <i>Ultimate</i> immediately for pre-authorisation as <i>We</i> may wish to obtain a second opinion from <i>Our</i> veterinary advisor.</p>	<ul style="list-style-type: none"> • Costs resulting from an <i>Illness</i>; • An <i>Accident</i> or <i>Injury</i> that first showed <i>Clinical Signs</i> before the <i>Commencement Date</i>; • The <i>Accident</i> or <i>Injury</i> has the same diagnosis or <i>Clinical Signs</i> as an <i>Accident</i> or <i>Injury</i> <i>Your Pet</i> had before the <i>Commencement Date</i>; • Cosmetic, preventative, elective and routine <i>Treatments</i> and/or examinations; • Any dental or gum <i>Treatment</i> unless required as a direct result of an <i>Accident</i> or <i>Injury</i>; • 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; • Costs of putting your pet to sleep except when it is to alleviate incurable and 	<p>Maximum <i>Benefit Limit</i> per <i>Condition</i> - £3,500 per <i>Condition</i>* per <i>policy year</i></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 <i>Complementary Medicine</i> following <i>Accident Only</i> - £300 per condition per <i>Policy Year</i>.</p> <p>Maximum <i>Benefit Limit</i> for CT/MRI scans and associated costs is £875 per <i>Condition</i> per <i>Policy Period</i>.</p> <p>For the avoidance of doubt, please note that the <i>Benefit Limit</i> for <i>Complementary Medicine</i> and CT/MRI Scans and associated costs is</p>

	<p>inhuman suffering and your vet has recommended it, always excluding the costs of putting <i>Your Pet</i> to sleep for financial reasons or because of behavioural problems;</p> <ul style="list-style-type: none"> • Costs of cremation and disposal, including post mortem costs, coffins or caskets; • The applicable <i>Excess</i>; <p>Please note for <i>Pets</i> aged 8 years and over; a 15% co-payment will apply to each claim payment for <i>Veterinary Fees, Complementary Medicine</i> and <i>Cruciate Ligament</i> claims, which is in addition to the deduction of the applicable standard <i>Excess</i>.</p>	<p>included within the maximum <i>Benefit Limit</i> amount of £3,500 per <i>Condition</i> per <i>Policy Period</i>.</p>
<p>Section 3 – Death of <i>Pet</i> from Accident 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"> • Death as a result of an <i>Illness</i>; • Euthanasia - See <i>Policy Wording</i> for full details; • Any death caused by an <i>Accident</i> or <i>Injury</i> that occurred before the <i>Commencement Date</i>; • Any death resulting from breeding, pregnancy or giving birth; 	<p>A one off payment up to the Maximum <i>Benefit Limit</i> of £550 upon the Death of <i>Your Pet</i>.</p>
<p>Section 4 – Public Liability (Dogs Only) 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"> • Compensation and the claimant's costs and expenses; • The legal cost and expense of defending a claim made against <i>You</i> under this Section of cover. 	<p>Any compensation, costs or expenses:</p> <ul style="list-style-type: none"> • For defending <i>You</i> which We have not agreed beforehand; • If <i>You</i> are legally liable because of a contract <i>You</i> have entered into; • 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; • The applicable <i>Excess</i>; 	<p>Maximum <i>Benefit Limit</i> of £1,000,000 per claim and in the aggregate per <i>Policy Year</i>.</p> <p>Applicable <i>Excess</i> per claim is £100.</p>

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 Ltd, 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, on telephone number: 0844 561 1625 or by emailing 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, 5th 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.

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.

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, by emailing 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 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.