



COMPUTER QUOTE PET INSURANCE

VALUE ACCIDENT COVER POLICY 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?

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

Who is the Administrator?

The policy is arranged and administered for Computer Quote by Ultimate Pet Partners ("*Ultimate*") on behalf of Red Sands.

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 is the duration of the Policy?

All I policies are monthly policies – they run for, and premiums are collected, each calendar month and automatically renew every calendar month. Automatic renewal is subject to receipt of premium.

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

You may cancel this policy by writing to Computer Quote Pet Insurance within 14 days of the start date, or the date *You* receive *Your* documents if this is later, and provided *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>Section 2 - Veterinary Fees - Value Accident Cover*</p> <p>Fees for <i>Treatment</i> following an <i>Accident</i> or <i>Injury</i> including physiotherapy, <i>Treatment</i> and certain prescription diets</p> <p>Advice Line</p> <p><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 <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 and is a free service.</p> <p><i>VetadviceLine's</i> telephone number is 0844 445 7453</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> or within the <i>Waiting Period</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 treatments and/or examinations • Any dental or gum treatment unless required as a direct result of an <i>Accident</i> or <i>Injury</i>. • The applicable <i>Excess</i> 	<p>Maximum <i>Benefit Limit</i> is £2,000 per condition* during the <i>Policy Year</i>.</p> <p>*Maximum <i>Benefit Limit</i> for Cruciate Ligament is £500 during the <i>Policy Year</i>.</p> <p>Maximum <i>Benefit Limit</i> for Special Diets is £100 per <i>Policy Year</i></p> <p>Maximum <i>Benefit Limit</i> for Complementary Medicine following <i>Accident</i> Only is £300 per <i>Policy Year</i>.</p>
<p>Section 3 – Death of Pet from Accident - Accident Only Cover</p> <p>If <i>Your Pet</i> dies during the <i>Policy Period</i>, we will pay the market value; the price paid; or the amount shown in the <i>Schedule</i>, whichever is 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. • 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. • Any death caused by an <i>Accident</i> or <i>Injury</i> that occurred before the 	<p>Maximum <i>Benefit Limit</i> of £500 per <i>Policy Year</i>.</p>

	<i>Commencement Date</i> or within the first 14 days of the <i>Policy Commencement Date</i> (Waiting Period).	
<p>Section 4 – Public Liability 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 <i>We</i> 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 4 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 before hand • If <i>You</i> are legally liable because of a contract <i>You</i> have entered into • If <i>You</i>, a member of your 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 	<p>Maximum Benefit Limit of £1,000,000 per claim and in the aggregate per <i>Policy Year</i>.</p> <p>Applicable Excess per claim is £100.</p>

What am I NOT covered for under this policy?

In addition to the exclusions detailed above, Red Sands will not pay for:

- The *Excess*, which is payable by *You*.
- Any claims relating to *Illness*
- costs resulting from pre-existing conditions or an *Injury* or *Illness* that first showed clinical signs before or within 14 days of the start 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*.

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 Customer Services Manager, Computer Quote Pet Insurance, 5th The Floor Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, on telephone number: 0844 561 1625

How do you complain?

If *You* wish to make a complaint regarding the policy or a claim please contact the Quality Manager, Computer Quote Pet Insurance, 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, telephone 0845 604 2308 or by emailing service@computerquotepetinsurance.com who will then pass it onto the relevant complaints department.

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 Red Sands is unable to meet their obligations to *You* under this contract, *You* may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met. Further information may be obtained from the Financial Services Compensation Scheme at 7th Floor Lloyd's Chambers, Portoken Street, London E1 8BN or on their website: www.fscs.org.uk.

Other Important Information

Red Sands is registered in Gibraltar under company number 87598 and has a registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar. Red Sands 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 Hollard Risk Partners Limited, which is 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 start 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 Red Sands and Ultimate's complaints procedures are available on request from the addresses above.