

**ULTIMATE INSURANCE SOLUTIONS  
IN ASSOCIATION WITH  
ULTIMATE PET PARTNERS  
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 administered 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 our 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 Ultimate 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><b>Section 2 - Veterinary Fees - Accident Only Cover*</b> Fees for treatment following an accident or injury including physiotherapy, treatment and certain prescription diets</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. This service is available 24 hours a day, 365 days a year and is a free service.</p> <p><i>VetadviceLine's telephone number is 0844 445 7081</i></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 Commencement Date or within the <i>Waiting Period</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> Your Pet had before the Commencement Date.</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>• The applicable <i>Excess</i></li> </ul>	<p>Maximum Benefit Limit per condition - £2,000 per condition* during the policy period. Please note <i>Your Benefit Limit</i> renews each rolling 12 month period, with effect from the <i>Commencement Date</i> of <i>Your Policy</i>, subject to <i>You</i> continuing to pay <i>Your</i> monthly premium.</p> <p><b>*Maximum Benefit Limit for Cruciate Ligament is £500 per claim.</b></p> <p>Maximum Benefit Limit for Special Diets is £100 per <i>Policy Year</i></p> <p>Maximum Benefit Limit for Complementary Medicine following Accident Only is £300 per <i>Policy Year</i>.</p>
<p><b>Section 3 – Death of Pet from Accident - Accident Only Cover</b> If Your Pet dies during the Policy Period, we will pay the market value; the price paid; or the amount shown in the schedule, whichever is 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>• Death due to <i>Illness</i> of any dog or cat aged 8 years or over at the Commencement Date or any renewal period.</li> <li>• Any death caused by an <i>Accident</i></li> </ul>	<p>Maximum Benefit Limit of £500 per <i>Policy Year</i>.</p>

	or Injury that occurred before the <i>Commencement Date</i> or within the first 14 days of the <i>Policy Commencement Date</i> (Waiting Period).	
<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 Your Pet and you are legally responsible We shall pay up to the Benefit Limit in respect of; <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 You under this Section 4 of cover.</li> </ul>	Any compensation, costs or expenses:- <ul style="list-style-type: none"> <li>• For defending You which we have not agreed before hand</li> <li>• If you are legally liable because of a contract you have entered into</li> <li>• If you, a member of your family or any person who lives with You or is employed by You is responsible for or is looking after the property damaged</li> </ul>	Maximum Benefit Limit of £1,000,000 per claim and in the aggregate per <i>Policy Year</i> .  Applicable Excess per claim is £100.

**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, Ultimate Insurance Solutions, 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, Ultimate Pet Partners, 5<sup>th</sup> Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, telephone 0845 604 2308 or by emailing [customerservices@ultimateservices.co.uk](mailto:customerservices@ultimateservices.co.uk)

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 7<sup>th</sup> Floor Lloyd's Chambers, Portoken Street, London E1 8BN or on their website: [www.fscs.org.uk](http://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 Correlation 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.