



**ULTIMATE INSURANCE SOLUTIONS**  
**IN ASSOCIATION WITH**  
**ULTIMATE PET PARTNERS**  
**ULTIMATE LIFE 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?**

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 Pet Partners within 14 days of the start 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 Exclusion - Please refer to Your Policy for Full List of Exclusions	Benefits
<p><b>Section 2 - Veterinary Fees - Lifetime Cover</b>            Fees for treatment and/or for Complementary Medicine following an accident or illness 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>• That first showed Clinical signs 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 Clinical Signs <i>Your Pet</i> 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>, where <i>We</i> shall cover the costs of extraction only.</li> <li>• The cost of any Treatment for behavioural problems or for any conditions 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 Vet confirms that <i>Your Pet</i> was suffering from a life-endangering Condition. <i>Your</i> personal circumstances will not be covered.</li> <li>• Costs of putting <i>Your Pet</i> to sleep, cremation and disposal, including post mortem costs, coffins or caskets.</li> <li>• The applicable <i>Excess</i></li> </ul>	<p>Maximum Benefit Limit is £5,000 per <i>Condition</i> during the <i>Policy Year</i>. Please note <i>Your Benefit Limit</i> renews each rolling 12 month period, with effect from the <i>Commencement Date of Your Policy</i>, subject to <i>You</i> continuing to pay <i>Your</i> monthly premium.</p> <p>Maximum Benefit Limit for Special Diets is £100 per <i>Policy Year</i>.</p> <p>Maximum Benefit Limit for Complementary Medicine is £500 per <i>Policy Year</i>.</p>
<p><b>Section 3 – Death of Pet from Accident or Illness</b></p>	<ul style="list-style-type: none"> <li>• Euthanasia - Please see Policy Wording for full details.</li> <li>• Death due to Illness of any dog or cat aged 8 years or</li> </ul>	<p>Maximum Benefit Limit of £1,000 per</p>

<p>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>	<p>over at the Commencement Date or any renewal period.</p> <ul style="list-style-type: none"> <li>Any death caused by an <i>Accident</i> or <i>Injury</i> that occurred before the <i>Commencement Date</i> or within the first 14 days of the <i>Policy Commencement Date</i> (Waiting Period).</li> </ul>	<p><i>Policy Year.</i></p>
<p><b>Section 4 - Emergency Boarding Kennel and Cattery Fees</b> The cost of boarding a pet if you have to spend more than 4 days in hospital</p>	<ul style="list-style-type: none"> <li>Any hospitalisation that could reasonably have been expected or foreseen when you took out or renewed this policy and any potentially recurring medical condition You or Your partner already have.</li> <li>Costs as a result of any hospital stay that was not on the advice of a doctor, specialist or consultant.</li> <li>Costs as a result of nursing-home care or convalescence care that <i>You</i> do not receive in hospital</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 Benefit Limit of £600 per <i>Policy Year.</i></p>
<p><b>Section 5 - Holiday Cancellation</b> Expenses incurred if you have to cancel or cut short a holiday because your pet needs life saving surgery within 14 days of your holiday starting</p>	<ul style="list-style-type: none"> <li>Any holiday costs where the holiday 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 else that is on holiday with <i>You</i></li> </ul>	<p>Maximum Benefit Limit of £750 per <i>Policy Year.</i></p>
<p><b>Section 6- Theft or Straying</b> The lower of the market value or the purchase price paid if your pet is not found within 28 days. We will also pay towards advertising and reward for your pet</p>	<ul style="list-style-type: none"> <li>Theft which does not show forcible and violent entry to a secure area of your home</li> <li>Any reward to a member of <i>Your</i> family, to any person known to you, or to the person who was caring for <i>Your Pet</i> at the time of the incident.</li> </ul>	<p>Maximum Benefit Limit of £1,000 per <i>Policy Year.</i></p>
<p><b>Section 7 - Accidental Damage</b> Accidental damage caused to a third party's personal property.</p>	<ul style="list-style-type: none"> <li>Damage to motor vehicles or contents.</li> <li>Damage if pet left unattended or from it vomiting, fouling or urinating.</li> <li>Damage while Your Pet is left unattended</li> </ul>	<p>Maximum Benefit Limit of £250 per <i>Policy Year.</i></p>
<p><b>Section 8 – 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</p>	<p>Any compensation, costs or expenses;</p> <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 the Claimant is a person who lives with You, is a member of Your immediate family or is employed by You,</li> <li>Which involves Your employment, profession, occupation or business</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> <li>Where you have not followed advice given to You by previous owners of Your Pet or by any rehoming organisation about Your Pet's behavioural traits.</li> </ul>	<p>Maximum Benefit Limit of £2,000,000 per claim and in the aggregate per <i>Policy Year.</i></p> <p>Applicable Excess per claim is £250.</p>
<p><b>Section 9 – Personal Accident</b> If you have to take time off work as a result of being bitten by your pet.</p>	<ul style="list-style-type: none"> <li>any losses incurred without a doctor's report</li> <li>Any losses incurred without a report from Your employer</li> <li>Any sums you may to recover from any other source</li> </ul>	<p>Maximum Benefit Limit of £250 per <i>Policy Year.</i></p>

<p><b>Section 10 – Overseas Travel Extension</b> Costs of emergency veterinary treatment for your pet while you are on holiday</p>	<ul style="list-style-type: none"> <li>• Any costs resulting from a holiday 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</i> holiday 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, Illness</i> or <i>Clinical Sign Your Pet</i> had before <i>Your</i> holiday started</li> <li>• an <i>Injury</i> or <i>Illness</i> that is caused by, relates to or results from an <i>Injury, Illness</i> or <i>Clinical Sign Your Pet</i> had before <i>Your</i> holiday started no matter where the <i>Injury, Illness</i> or <i>Clinical Signs</i> are noticed or happen in or on <i>Your Pet's</i> body</li> </ul>	<p>Maximum Benefit Limit of £2,000 per claim per <i>Policy Year</i></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.
- 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 Claims Department, Ultimate Insurance Solutions, 5<sup>th</sup> 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, Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 telephone 0845 604 2308 or by emailing [customerservices@ultimateservices.co.uk](mailto:customerservices@ultimateservices.co.uk) who will then pass it onto the relevant complaints handler.

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, Portsocken 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 Pet Partners complaints procedures are available on request from the addresses above.