



**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?**

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

**Who is the Administrator?**

Ultimate Pet Partners Limited (*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 06740793.

**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 12 consecutive calendar month periods effective from the *Commencement Date*. At the end of each *Policy Period* We will write to *You* to advise *You* about any changes to the premium and/or policy terms and conditions. As this is a monthly contract, which runs for 12 consecutive months, the policy will automatically continue for each *Period of Insurance* and We will continue to take payments unless *You* tell *Ultimate* otherwise.

**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 *Commencement 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 and provided *You* have not submitted a claim and no benefit has been paid, 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 <i>Your Policy</i> for Full List of Exclusions	Benefits
<p><b>Section 2 - Veterinary Fees - Life Cover</b> Fees for <i>Treatment</i> and/or for <i>Complementary Medicine</i> following an <i>Accident</i> or <i>Illness</i> including physiotherapy 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 <i>Your normal 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><i>VetadviceLine's</i> telephone number is 0844 445 7334.</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 cremation and disposal, including post mortem costs, coffins or caskets.</li> <li>• The applicable <i>Excess</i>.</li> </ul> <p><b>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</i>, <i>Special diets</i> and <i>Complementary Medicine</i>, which is in addition to the deduction of the applicable standard</b></p>	<p>Maximum <i>Benefit Limit</i> per <i>Condition</i> is £5,000 per <i>Policy Period</i>.</p> <p>Maximum <i>Benefit Limit</i> for <i>Special Diet</i> is £100 per <i>Policy Period</i>.</p> <p>Maximum <i>Benefit Limit</i> for <i>Complementary Medicine</i> is £500 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 <i>Special Diet</i> is included within the maximum <i>Benefit Limit</i> amount of £5,000.</p>

	<b>Excess.</b>	
<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>• 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> or within the first 14 days of the <i>Policy Commencement Date (Waiting Period)</i>.</li> </ul>	A one off payment up to £1,000 upon the Death of <i>Your Pet</i> .
<p><b>Section 4 - Emergency Boarding Kennel and Cattery Fees</b> The cost of boarding <i>Your 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 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>	Maximum <i>Benefit Limit</i> of £600 per <i>Policy Period</i> .
<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>	Maximum <i>Benefit Limit</i> of £750 per <i>Policy Period</i> .
<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 £500 per <i>Policy Period</i>.</p>
<p><b>Section 7 - Accidental Damage</b> Accidental damage caused by <i>Your Pet</i> 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 <i>Your Pet</i> is left unattended or from it vomiting, fouling or urinating.</li> <li>• Damage while <i>Your Pet</i> is left unattended.</li> </ul>	Maximum <i>Benefit Limit</i> of £250 per <i>Policy Period</i> .
<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 <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 We have not agreed before hand;</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>;</li> <li>• 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>• Where <i>You</i> have not followed advice given to <i>You</i> by previous owners of <i>Your Pet</i> or by any rehoming organisation about <i>Your Pet's</i> behavioural traits;</li> <li>• The applicable <i>Excess</i>.</li> </ul>	<p>Maximum <i>Benefit Limit</i> of £2,000,000 per <i>Policy Period</i>.</p> <p>Applicable <i>Excess</i> per claim is £250.</p>
<p><b>Section 9 – Personal Accident</b> Lost income If <i>You</i> have to take time off work as a result of being bitten by <i>Your Pet</i>.</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 <i>Your</i> employer.</li> <li>• Any sums <i>You</i> may to recover from any other source.</li> </ul>	Maximum <i>Benefit Limit</i> of £250 per <i>Policy Period</i> .
<p><b>Section 10 – Overseas Travel Extension</b> Costs of emergency <i>Veterinary Treatment</i> 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> </ul>	Maximum <i>Benefit Limit</i> of £2,000 per <i>Policy Period</i> .

	<ul style="list-style-type: none"> <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 Holiday</i> 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 Holiday</i> 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>	
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**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*.
- 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, 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*, 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 remain dissatisfied, please request that your complaint be passed to the Managing Director at Ultimate.

If you are not satisfied with Ultimate's final decision please refer your complaint to the Customer Services Manager at Ultimate Insurance Company Limited, Suite 913, Europort, Gibraltar.

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 *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 Limited 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 Company 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 Ultimate Insurance Solutions Limited (FSA No. 311368), 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 *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 complaints procedures is available on request from the addresses above.