

If you have any queries,
please call our customer care line

0800 032 9462

Mon-Fri 8am-8pm; weekends 9am-5pm



INVESTOR IN PEOPLE

Churchill Insurance Company Limited, Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP. Registered in England number 02252947. Authorised and regulated by the Financial Services Authority.

Pet insurance policy – summary of cover

The information shown here is only a summary of what is covered. It does not form part of the contract between you and us. Please read your policy booklet and schedule for full details of all terms and conditions and the excesses that apply to you.

The policy you have purchased is underwritten by Churchill Insurance Company Limited and will run for 12 months or for the period shown on your Pet Insurance Schedule unless you advise us otherwise.

The cover you have chosen is shown on your Pet Insurance Schedule. Please read your policy booklet carefully to make sure this cover meets your needs.

Significant features of a Churchill Pet insurance policy Veterinary fees cover

- 12 months of cover for necessary treatment for each illness, injury or disease up to a maximum of £3,000 including up to £1,000 towards complementary treatments for each condition.
- This section is extended to cover your pet whilst in Eire or any member country of the Pet Travel Scheme for up to 60 days in any twelve month period of cover as long as you comply with the criteria of the Scheme.

The following important features can be found under 'Exclusions' under the Veterinary Fees section. We will not pay for:

- the excess or coinsurance amount applicable (exclusion 2);
- preventative or non-essential or routine treatment, examinations, tests or any treatment in connection with pregnancy or giving birth (exclusions 3.a, 3.c and 3.k);

- any referral, second opinion or specialist treatment, unless we have specifically agreed to it (exclusion 3d);
- behavioural problems and training (exclusion 3.b);
- dental treatment except following accidental external damage (exclusion 3.h);
- any special diet, housing or bedding (exclusion 3.i).

Third party liability cover (applicable to dogs only)

- Up to £1 million towards compensation and costs you legally have to pay if your pet causes damage to property or injures a person.

The following important features can be found under 'Exclusion' under the Third party liability section. We will not pay for:

- the first £100 (exclusion 1);
- any injury or damage to property (whether owned or being looked after) of you, your family, or anyone living or working with you (exclusions 4 and 5).

Death from accident

- The purchase price if your pet dies as a result of an accident – up to a maximum of £500.

The following important features can be found under 'Exclusion' under the death from accident section. We will not pay for:

- more than you paid for your pet.

Death from illness

- The purchase price if your pet dies from illness or disease – up to a maximum of £500.

The following important features can be found under 'Exclusion' under the Death from illness section. We will not pay for:

- any claims for dogs of 9 years and older; or any claims for cats of 11 years and older (exclusion 1);
- more than you paid for your pet (exclusion 2).

Advertising and reward

- Up to a maximum of £1000 towards local advertising expenses to get your pet back if it is stolen or lost. This includes the cost of getting your pet home.

The following important features can be found under 'Exclusion' under the Advertising and reward section. We will not pay for:

- any reward claimed by a member of your family or anyone living with you.

Theft and straying

- The purchase price if your pet is lost or stolen and has not been found after 45 days – up to a maximum of £500.

The following important features can be found under 'Exclusion' under the theft and straying section. We will not pay for:

- more than you paid for your pet.

Boarding kennel fees

- Up to £750 towards boarding kennel or cattery fees if you have to be hospitalised for more than 4 days.

The following important features can be found under 'Exclusion' under Boarding kennel fees section. We will not pay for:

- Costs as a result of nursing-home care or convalescence care that you do not receive in hospital.

Holiday cancellation costs

- Up to £3,000 for costs you cannot get back if you have to cancel or cut short your holiday because your pet needs emergency life saving surgery within 7 days of your scheduled departure.

The following important features can be found under 'Exclusion' under the Holiday cancellation costs section. We will not pay for:

- any condition that is likely to necessitate emergency life saving surgery that you are aware of before booking the holiday (exclusion 2).

Helplines

- Find a vet – to find the nearest vet if you are away from home.
- Bereavement counselling – enabling you to talk about the death of your pet.
- Pet legal – advice & explanation of legal issues.
- Pet minders – to locate a registered pet minder to look after your pet while you are away.

Main exclusions that apply to all sections of cover (General exceptions)

- Any claim for or in connection with any illness or disease arising during the first 10 days.
- Any claims connected in any way with a pre-existing condition or illness.
- Any claims for or linked to vicious tendencies or behavioural problems or traits.
- Claims if any pet has been used for commercial, guard or security purposes, or racing.
- Claims as a result of your pet worrying livestock.

Your right to cancel when you buy or renew your policy

If the cover does not meet your requirements, please call us immediately on **0800 032 4953**. Or, return all your documents within 14 days of receipt. We will return any premium paid in full as long as you have not made any claims during that time.

How to make a claim

Check your policy booklet and schedule to make sure that the loss or damage is covered under this insurance.

To make a claim, call **0870 240 8263**.

How to complain

Please call us on **0800 032 9462**

Or write to us, at:

Churchill Pet Insurance
Lumbry Park
Selbourne Road
Alton
Hampshire
GU34 3HF

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS).

Their address is:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Or call **0845 080 1800**.

You can visit the FOS website at **www.fos.org.uk**.

Details about our regulator

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority.

The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk/register**, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**