

## Introduction

This is a summary of The Equine and Livestock Insurance Company Limited policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to your particular insurance policy. Please check your Policy Schedule to see which sections of cover are applicable to your insurance cover. The main benefits claimable under each section are dependant on your plan type. Details of your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed to briefly highlight the main policy benefits and significant/unusual limitations/exclusions, but does not include all policy terms. You must always read your Policy Schedule and Wording.

**Please note you are obliged to inform us of any material fact that affects the risks we insure. If you are in any doubt whether a fact is material, you should disclose it.**

## Significant Features and Benefits and Limitations

### Section 1 - Vet's Fees

Up to the amount shown in the policy schedule for treatment and/or complementary treatment, following the diagnosis of a specific illness or injury

#### Limitations to Cover

Up to: 30p per cat and 60p per dog per day for certain prescription diets  
 £90 out of hours house calls  
 £40 hospitalisation fees  
 £20 interpretation fees  
 £250 hydrotherapy costs  
 £45 consultation fees (attending vet) / £90 consultation fees (referral vet)

## Significant or Unusual Exclusions

### Exclusions to Section 1

- Costs resulting from an injury or illness that (a) first showed clinical signs before your pet's cover started (b) is the same as or has the same diagnosis or clinical signs as an injury, illness or clinical signs your pet had before cover started (c) is caused by, relates to or results from an injury, illness or clinical signs your pet had before cover started (d) is congenital.
- Treatment received or prescribed for use by your pet after insurance cover lapses for whatever reason.
- Costs for cosmetic, preventative, routine treatments/examinations.
- Costs of putting a pet to sleep, cremation and disposal.
- Any costs incurred 365 days after the occurrence of an injury to the insured pet, or after the insured pet displayed clinical signs of an illness; unless lifetime cover has been chosen and is detailed on the policy schedule.
- Any costs incurred in undergoing diagnostic tests unless there is a clear symptom or clinical sign present.
- Any costs incurred by the attending and/or referral vet including but not limited to the prescription of medication not dispensed by the vet, administration fees, dispensing fees, clinical waste fees, handling fees and/or postage and packaging.
- We do not cover any claim in relation to your pet being pregnant or in relation to giving birth, including false pregnancies.
- Any claim as a result of tooth or gum disease.
- Claims for or relating to umbilical hernias.
- Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

### Section 2 - Death from Accident or Illness

The market value, price paid or sum insured (whichever is less) if your pet dies during the policy term or is put down for humane reasons because of injury or illness that happened or started within 365 days of the death. The death must occur within 365 days of the onset of the illness or injury.

#### Limitations to Cover

Up to: 50% pets aged 6 years or more  
 75% neutered pets up the age of 6 years

### Exclusions to Section 2

- Death due to illness of any dog or cat aged 8 years or over at the inception or renewal date.
- Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

### Section 3 - Boarding Kennel/Cattery Fees

The cost of boarding your pet should you have to spend more than 3 days in hospital.

### Exclusions to Section 3

- Any claims by you or your partner for pregnancy, expected treatment or pre-existing condition.

### Section 4 - Holiday Cancellation

Cancellation or curtailment of holiday because your pet needs emergency life-saving surgery following an accident or illness occurring within 14 days of your actual or proposed departure date.

### Exclusions to Section 4

- Costs for any holiday booked less than 28 days before you leave.
- Expenses that can be claimed from any other source.

### Section 5 - Loss by Theft or Straying

The market value, price paid or sum insured (whichever is less) if your pet is not found within 28 days of straying or theft from your address or an alternative address as shown in the policy schedule.

### Exclusions to Section 5

- Theft which does not involve forcible and violent entry to a secure area, such as a pen or your home.

#### Limitations to Cover

Up to: 50% pets aged 6 years or more  
 75% neutered pets up the age of 6 years

### Section 6 - Accidental Damage

Accidental damage caused to a third party's personal property.

### Exclusions to Section 6

- Damage to motor vehicles or contents.
- Damage if your pet is left unattended or as a result of it vomiting, fouling or urinating.
- Property owned by you, a member of your immediate family, a relative, employee, guest or other person who is responsible for or in control of your pet.

## Section 7 - Public Liability

Your legal liability to a third party, for the damages and costs arising from your ownership of the insured pet. Your legal costs only in defence of criminal proceedings (incurred with our written consent) if you are prosecuted under the provisions of the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

## Exclusions to Section 7

- Death, bodily injury, loss or damage to you or any property owned, held in trust, in the charge of or under the control of you, any person handling the insured pet with or without your permission and consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.
- Death or bodily injury, loss or damage to property as a result of the insured pet's interaction with other animals or worrying sheep.
- Any fines, compensation or prosecution costs ordered to be paid following a conviction under the Dangerous Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

## Section 8 - Personal Accident

If you have to take time off work as a result of being bitten by your pet.

## Exclusions to Section 8

- Any pet that is known to have vicious tendencies unless we have been previously told about this and have accepted it in writing.

## General Exclusions

- Any medical condition that existed or is connected to a condition that existed before the insurance policy began.
- Any claims for illness and/or disease displaying clinical signs within 14 days of policy inception.
- Any costs arising as a result of any confirmed congenital illness/disease.
- Any condition that is excluded from cover.
- Outside of the UK - the costs of any treatment received, or injury that occurred or condition that displayed clinical signs.
- The policy does not cover using any insured pet in any trade, profession or business, unless we have agreed in writing to cover this.
- Any costs incurred after we stop receiving your premium.
- Any claims howsoever arising from vicious tendencies or behavioural problems shown by your pet.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is as follows:  
Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

## Policy alteration & cancellation rights

### Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

### Cancellation Rights

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned	Time on risk	Percentage of premium returned
One month	80% less £10	Six months	30% less £10
Two months	70% less £10	Seven months	25% less £10
Three months	60% less £10	Eight months	20% less £10
Four months	50% less £10	Over nine months	Nil
Five months	40% less £10		

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 08449 809 631, fax 08449 809 410 or by emailing [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk) For alterations and cancellation at renewal please write to the address noted below, telephone 08449 809 374, fax 08449 809 410 or by emailing [renewals@eandl.co.uk](mailto:renewals@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## How to make a claim on your policy

On discovering any accident, injury, death, theft or straying, giving rise or likely to give rise to a claim under the policy, you need to obtain a claim form. We can not make any decision regarding your claim without a claim form and any relevant information required. The quickest and easiest way to obtain a claim form is on our website. Log on to [www.eandl.co.uk](http://www.eandl.co.uk) and you will be able to download a claim form from the Claims section on the Contact Us page. If you do not have access to the internet or a working printer please contact us either by e-mail at [claims@eandl.co.uk](mailto:claims@eandl.co.uk) or by phone on 08449 809 639 and we will be able to send you a claim form through the post.

If you need to claim for vets fees, you will need to send us the full invoices for treatment along with a completed claim form.

If you need to claim because your pet has died due to an illness (illness not covered for pets over 8 years) or injury, you will need to send us along with a completed claim form:

- (a) proof of purchase
- (b) pedigree certificate (where applicable)
- (c) Kennel Club/Cat Fancy documents (where applicable)

Please be aware that if your pet dies of an unknown cause we will require a vet to certify the cause of death or a post mortem report before we can consider your claim.

If your pet has been stolen or strayed, you must report the loss to the police and local animal welfare centres as soon as you discover that your pet is missing. If your pet has not been found within 28 days, you will need to send us along with a completed claim form:

- (a) proof of purchase
- (b) pedigree certificate (where applicable)
- (c) Kennel Club/Cat Fancy documents (where applicable)
- (d) substantiation of the loss, i.e. a witness statement
- (e) if you want to offer a reward you need to contact us to obtain our agreement first.

If you need to claim for Boarding Kennel/Cattery fees you will need to send us along with a completed claim form:

- (a) Confirmation from a doctor that you were in hospital including the dates of admission and discharge
- (b) Invoices for the cost of your pet's stay.

If you have cancelled a holiday due to an injury or illness to your pet, within 14 days of your holiday, you will need to send us the confirmation of the holiday booking and cancellation.

If you need to claim for accidental damage or public liability please send the claim form with any relevant information.

For a claim under any other section please submit all the relevant invoices along with a description of your claim.

It is your responsibility to ensure that all the information submitted is correct.

Once we have received your claim form we will send an acknowledgement of receipt. We will then only contact you again if we require any further information to process your claim. If we require further information we ask that you co-operate fully and truthfully to give us any information we may need. Once the claim has been completed we will notify you of our decision. If you have not had any contact from us within 5 working days of sending the claim form please contact us either by e-mail at [claims@eandl.co.uk](mailto:claims@eandl.co.uk) or by phone on 08449 809 639.

If you require any assistance with any aspect of your claim please contact us either by e-mail at [claims@eandl.co.uk](mailto:claims@eandl.co.uk) or by phone on 08449 809 639

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service and wish to make a formal complaint, please put your complaint in writing and address your complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123) within 6 months of the date of the General Manager's response.

## Details about our Regulators

The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

## Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% 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](http://www.fscs.org.uk).

## The Equine and Livestock Insurance Company Limited Postal address

The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS

This scheme is underwritten and administered by The Equine and Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.

ROSSBOROUGH (N) SUMMARY M/RO