



Pet Insurance Policy Summary

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This document is a summary of the cover. It doesn't give details of all the policy limits, terms and conditions or exclusion. For full details of the sections that apply please refer to the Document of insurance, Schedule and Statement of Fact.

The insurance policy is underwritten by Liverpool Victoria Insurance Company Limited. Policies are administered by BDML Connect Limited (Registered No. 2785540) and Ultimate Insurance Solutions (Registered No. 3299891).

Type of insurance and period of cover

LV= pet insurance is available for any dog or cat that has seen a vet in the last 12 months, is over eight weeks of age and doesn't fall under the restriction of the Dangerous Dogs Act 1991, the Dogs (Northern Ireland) Order 1983, Dogs (Northern Ireland) Act 1991 or any changes to those laws.

We offer two types of annual policy, Lifetime and Time limited; these are renewable each year. The policy you chose is shown on your schedule.

Pre-existing conditions and linked or ongoing conditions

None of our policies cover a pre-existing condition or any conditions that are related or linked to them. A pre-existing condition is an illness, injury or behavioural problem, including any vicious tendencies that occurred or existed in any form:

- before this policy,
- within the first 14 days immediately following the start date of the policy for any illness or behavioural problems or any signs of illness or behavioural problems,
- within the first 48 hours following the start of the policy for any injury,
- that was previously covered by a policy with us and had reached either the monetary limit or time limit that applied to that condition.

If your pet suffers from any new condition, illness or injury, this will only be covered if it is not linked or related to a previous condition, illness or injury. A linked or related condition is if your pet has conditions that:

- occur more than once,
- are on-going,
- affect more than one part of the body,
- affect the same part of the body but on the other side of the body.

We will treat these as one single condition and this includes how we apply the veterinary fees excess, regardless of how much time has passed between occurrences or whether the cause of the condition may be different.

Excesses

The excess is the amount you must pay towards a claim before we'll make any payment. There are different excesses for each section and some don't have an excess. The amounts that apply are shown on your insurance schedule.

Vet fee excesses

There are three types of excess that apply to claims under the vet fees section. These are fixed, voluntary and variable excesses.

Fixed excesses - This is the standard policy excess and will be applied once per condition on a Time limited policy. If the claim is less than the excess then any further claim will have the remainder of the excess deducted.

On a Lifetime policy the fixed excess will be applied once per condition for each policy year. So if a claim is submitted in the following policy year or the treatment dates span the renewal date then a fixed excess will be deducted again.

Voluntary excesses - This is an excess that is selected by you to reduce your premium when you started your policy. The voluntary excess will be shown on your schedule. The voluntary excess will be deducted in addition to the fixed excess and is applied in the same way.

Variable excesses - A variable excess is the percentage you must contribute to each claim after the fixed and voluntary excesses have been taken.

The amount of the contribution you must pay towards the claim is calculated on 20% of the balance left of the claim after the fixed and voluntary excesses have been deducted. This only applies on a Lifetime policy once your dog has reached 8 years of age, or your cat has reached 10 years of age.

Injury and property damage liability excesses

This is a fixed excess and applies to both Time limited and Lifetime policies when there is a third party property damage claim.

Accidental damage excesses

This is also a fixed excess and only applies to Lifetime policies that have this level of cover.

Summary of cover, significant exclusions and limitations by policy section

Veterinary fees

	Time limited policies	Lifetime policies
Veterinary fees	Each condition, illness or injury is only covered for 12 months. The period of cover starts from the first date of treatment and will finish 12 months later or when the policy limit has been reached, whichever happens first.	The policy limit on your schedule is the maximum we will pay for all conditions and behavioural treatment in each policy period.
Dental cover	We'll pay for injury or to remove first milk teeth (your pet must be at least six months old and insured with us before it was 16 weeks old).	We'll pay for injury or to remove first milk teeth (your pet must be at least six months old and insured with us before it was 16 weeks old). We'll also pay the cost for dental treatment, including treatment for tooth or gum disease if your pet had a dental or an annual check-up within the previous 12 months and all routine and preventative treatment done.
Complementary therapy	We'll automatically pay for 5 sessions.	We'll automatically pay for 10 sessions.
Behavioural treatment	No cover.	We'll pay for behavioural treatment or therapy of a mental or emotional disorder which has been recommended by a vet.

Liability to other people for injury and property damage

– up to £2 million per policy for dogs in the UK and countries in the Pet Travel Scheme.

- we will only pay if you are legally responsible for the injury and damage your dog has caused,
- any claim that occurs because of a deliberate act or omission by you or a member of your family or household,
- loss or damage to property that is owned by, or in the control of, or being looked after by someone related to you, working for you or travelling with you,
- any liability covered by any other insurance.

Death of your pet from illness

– up to the amount you paid or donated shown on your schedule up to a maximum of £1,500.

- your dog must be under 9 years old,
- your cat must be under 11 years old,
- the cause must not be linked or related to a pre-existing condition.

Death of your pet from an accident

– up to the amount you paid or donated shown on your schedule up to a maximum of £1,500.

- the cause must not be linked or related to a pre-existing condition.

Advertising and reward

– up to £1,500 including a maximum £500 reward (we must agree the reward).

- we will need a receipt for any reward,
- the reward will only be paid to someone that is not related to you, working for you or travelling with you.

Loss of your pet from theft or straying

– we will pay the amount you paid or donated shown on your schedule up to a maximum of £1,500.

- you must call the relevant authorities and rescues centres,
- your pet must be missing for at least 45 days.

Boarding or pet minding fees

– we will pay up to a maximum of £1,500.

- we will only pay for the costs that you paid for the period you or your family member are in hospital,
- we will only pay if the period you or a member of your family has to stay in hospital is more than four consecutive days,
- we won't pay if you knew that it was likely you or a member of your family was going to need to go into hospital on the start date of the policy,
- we won't pay if the hospital stay is not on the advice of a doctor, specialist or consultant, or for treatment if it is self-inflicted.

Holiday Cancellation

– we will pay up to £1,500 for Time limited policies or £3,000 for Lifetime policies.

- we won't pay for any claim that is a result of a pre-existing condition or something you were aware of before booking or before going on your holiday or trip,
- we will only pay if the emergency treatment could not have been prevented if your pet had received treatment earlier.

Accidental damage to third party property

– for accidental damage your pet causes to personal property while visiting someone else's home.

- only applies if cover is shown on your schedule,
- covers damage to personal property that is not owned by, or in the control of, or being looked after by someone related to you or working for you,
- only covers damage that occurs when your pet is left in a home if there is a person aged 18 or over present,
- there is no cover for any damage caused by your pet fouling, vomiting or urinating.

Overseas cover

– additional cover if your pet is travelling with you. Please see the Document of insurance for more information.

It is a condition of the policy that you:

- look after your pet at all times and pay to have treatment normally recommended by a vet to prevent illness, injury or disease, eg vaccinations.
- contact us within 12 months of an event, incident, injury or illness that could result in a claim and send us the claim information within 12 months of any treatment you want to claim for.
- provide and pay for all the information we ask for to allow us to validate and process any claim.
- comply with the criteria of the Pet Travel Scheme if your pet travels outside of the UK (see www.gov.uk/take-pet-abroad for more information).
- agree that your current and/or previous vet may release all information or records regarding your pet to us and that we may release information relating to your policy to any vet who has either treated or is about to treat your pet.
- we will not pay for any preventative or routine treatment, examinations or tests, general health supplements, bathing or de-matting.
- spaying or castration is not covered in any circumstances even if it is done to prevent or treat another condition.
- there is no cover for any treatment connected with pregnancy or your pet giving birth, or for any complications that are caused because of these.
- costs that are in any way related to your pet being put to sleep (euthanasia), being cremated or buried, or for disposing of your pet's remains are not covered.

Please note your policy doesn't cover the following:

- any veterinary fees unless your pet has been seen by a vet in the 12 month period before the policy start date.
- any event, illness, injury, disease or changes to your pet's normal healthy state that your pet shows signs of before the start date of the policy.
- any claim within the first 14 days of the start date for any illness or behavioural problems or any signs of illness or behavioural problems. This applies to new policies or if you changed your policy from a Time limited to Lifetime policy.
- any claim within the first 48 hours following the start of the policy for any injury. This applies to new policies or if you changed your policy from a Time limited to Lifetime policy.
- any payment for a claim (other than for legal liability) if we receive conflicting information.
- any loss, damage or liability that is also covered by any other insurance, in these circumstances we will only pay our share.
- conditions that are normally protected against by a vaccination, unless your pet has had the vaccination.
- pets used for breeding, guarding, security, racing or commercial purposes.
- anything caused by or related to your pet going to countries which aren't part of the Pet Travel Scheme.
- any claim caused by or to your pet because it disturbs or injures livestock.

Your rights to cancel your insurance

You have up to 14 days to cancel from your policy start date

When you get your documents, if the cover doesn't meet your needs, you can cancel your insurance by telling us. If you do this within 14 days from the start date or from the day you receive your documents (whichever is later), we'll refund any money you've paid, within 30 days of you telling us that you'd like to cancel.

More than 14 days after you receive your documents

After the initial 14 day period, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had. If you've made a claim, we will refund any money for each whole month left until the policy renewal date.

Cancellation at renewal

We'll send you a renewal invitation three weeks before your renewal date. If you renew but then decide to cancel before your renewal date, we'll refund any money you've paid. If you cancel after your renewal date, the cancellation rules above apply. Please call us if you want to check your cover before you renew on 0800 756 8563. (Opening hours: Mon-Fri 8am-8pm, Sat 9am-5pm).

Our right to cancel

We'll cancel your insurance by giving you seven days' notice if:

- you don't pay the premium when we have notified you that the outstanding amount is required by a specific date;
- you or anyone else covered by this insurance has not met the terms and conditions in this document of pet insurance including any shown on your schedule;
- a change in your circumstances means that we can no longer provide cover;
- we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you're not entitled;
- we identify your involvement in or association with insurance fraud and/or financial crime;
- you behave in a manner that makes it inappropriate for us to continue your insurance eg if you harass or show abusive or threatening behaviour towards our staff.

Our cancellation notice will confirm the reason for cancellation and be posted and/or emailed to you. Your insurance will end immediately the seven days' notice runs out. But if you've just taken out a policy or renewed with us and the premium is unpaid, we'll cancel your insurance from the start/renewal date.

We'll refund the balance for the remaining period of cover unless we've identified fraud.

If a claim has been made, we'll cancel your cover but we may not refund any premium.

How to make a claim

If you need to make a claim, please email customerqueries@bdml.co.uk or call us on 0800 756 8567 (8am-6pm Monday to Friday and 9am-2pm Saturday).

How do I complain?

If you wish to make a complaint, please call 0800 756 8563 or write to: LV= Pet Insurance, The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL. Please quote your policy number in all correspondence. For more information, please visit: www.LV.com/complaints.

A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter. The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk For more information please visit www.financial-ombudsman.org.uk.

Making a complaint will not affect your right to take legal action.

What happens if we're unable to meet our liabilities?

If we're unable to meet our liabilities to our policyholders, you may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

- non compulsory insurance, such as pet insurance, 90% of the claim is covered.
- compulsory insurance, such as third party motor insurance, 100% of the claim is covered.

You can get further information from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone 0800 678 1100 or 0207 741 4100 or email: enquiries@fscs.org.uk.

You can get this and other documents from us in Braille, large print or on audio by contacting us.



Liverpool Victoria Friendly Society Limited: County Gates, Bournemouth BH1 2NF.

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