



Policy summary

This is a summary of the VetsMediCover pet insurance plan which is issued and administered by Petsmedicover Limited, SQ2 House, 240B Lichfield Road, Four Oaks, Sutton Coldfield, West Midlands B74 2UD on behalf of the underwriters, QIC Europe Limited, The Hedge Business Centre, Triq ir-Rampa ta San Giljan. St Julian's, STJ 1062, Malta.

This summary does not contain the full terms and conditions of the insurance policy. It highlights the main features, benefits and the significant or unusual limitations and exclusions which may affect whether you consider this insurance policy is suitable for you.

For full policy details, you should refer to the policy wording which is available on the VetsMediCover website.

It is important that you read the policy wording carefully to ensure you comply with the policy terms and conditions and the cover meets your requirements. You may request a copy of the information which you have declared to us at the inception of the policy.

Insurance type

VetsMediCover insurance provides cover for the financial risks associated with owning a dog or cat. There are four levels of cover available, Silver, Gold, Platinum or Diamond. Silver provides annual cover. Gold, Platinum and Diamond provide lifetime cover.

Annual cover

Annual cover has been designed for owners looking for great value pet insurance to help with the cost of veterinary fees to treat injuries or short term illnesses. This type of cover provides cover for a period of twelve months only.

Lifetime cover

Lifetime cover provides vet fee cover, per period of insurance, for treatment of all illnesses and injuries up to the limit detailed in your policy schedule. Subject to the renewal of the policy and premiums paid on time, cover will reinstate at renewal and on-going conditions will continue to be covered, up to the limit detailed in your policy schedule, for treatment of all illnesses and injuries in the subsequent period of insurance.

Pre-existing conditions

If you purchase a Gold, Platinum or Diamond policy, a pre-existing condition is no longer considered to be pre-existing, and will be covered, when your pet has been symptom and treatment free, and not consulted a vet with respect to the condition, for twenty four consecutive months.



The following table shows the main features, benefits and cover provided during the period of insurance.

Cover type	Silver Annual	Gold Lifetime	Platinum Lifetime	Diamond Lifetime
Vet fee cover	£2,000	£4,000	£6,000	£10,000
Complementary treatment	£500	£750	£750	£750
Death benefit	£250	£350	£500	£750
Third party liability (dogs only)	£500,000	£1,000,000	£1,000,000	£1,000,000
Dental care	£350	£350	£350	£350
Dental treatment(as a direct result of an accident)	£2,000	£4,000	£6000	£10,000
Hereditary and congenital defects cover	Yes	Yes	Yes	Yes
Euthanasia cover	Yes	Yes	Yes	Yes
24/7 VetsMediFone	Yes	Yes	Yes	Yes
Prescription food	n/a	20% of the cost (up to £150)	40% of the cost (up to £200)	40% of the cost (up to £200)
Boarding fees	£200	£200	£200	£200
Advertising & reward	25% of death benefit	25% of death benefit	25% of death benefit	25% of death benefit
Loss by theft or straying	£250	£350	£500	£750
Pre-existing condition*	No	Yes	Yes	Yes
Cover abroad	Up to 3 months	Up to 3 months	Up to 3 months	Up to 3 months

*Subject to your pet being symptom and treatment free for 24 months.



The standard policy excess is £90. If **your** pet is over the age of 4 years old, percentage excess of 10% of the claim is payable in addition to the £90 excess. If **your** pet is over the age of 6 years old the percentage excess increases to 20%. The excess for third party liability is £250.

Significant or unusual limitations and exclusions

The insurance does not cover the following:

1. Any claim for a **pet** less than 8 weeks of age at the **original policy inception**.
2. Any claim for a **pet** over 8 years old at the **original policy inception**.
3. Any claim for a **pet** over 5 years for selected breeds at the **original policy inception**.
4. Any claim for distemper, hepatitis, leptospirosis or parvovirus for a dog or feline enteritis, cat flu or feline leukaemia for a cat, unless **you** can prove that **your pet** has been vaccinated against these diseases as recommended by **your vet**.
5. Any claim occurring directly or indirectly from negligent mistreatment of **your pet**.
6. Loss arising as a result of an epidemic or pandemic outbreak or any notifiable disease, whether actual or perceived.
7. Costs incurred because of any competent authority placing a restriction on **your pet**.
8. Any costs for **treatment, complementary treatment** or prescription of **prescription food** for any **pre-existing condition**.
9. Any claim within the fourteen day exclusion period relating directly or indirectly to an **illness** or disease suffered by **your pet**.
10. Any claim within the five day exclusion period relating directly or indirectly to an **injury** or **accident** suffered by **your pet**.
11. Any claim involving **you** or anyone on **your** behalf using fraudulent means to obtain any of the benefit offered under **your policy**.
12. Any claim relating to the death of **your pet**, or **injury** to or **illness** of **your pet**, or bodily injury, disease or damage to property brought about by or contributed to by **your** breaking the United Kingdom regulations on animal health and importing animals.



13. Any claim relating to **vet fees**, costs, expenses, administration fees or any other disbursements made by **you** or anyone else except as specifically provided for in **your policy**.
14. Loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot revolution or any similar event, including any chemical or biological terrorism.
15. Loss caused by radiation, nuclear explosion and/or fallout or contamination by radioactivity.
16. Loss resulting from a disease transmitted from animals to humans.
17. Loss occurring outside the territorial limits of **your policy**.
18. Any coverage whatsoever for a **pet** listed or crossed with a breed listed under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
19. Any claim for dogs which are used for guarding, track racing, breeding or coursing.

How to claim

1. In the event of **injury** to or **illness** of **your pet** that could, however unlikely it may seem, give rise to a claim you **must** contact the **claims administrator** as soon as possible on 0330 134 8112. All claims should be submitted within three months of the date of the **injury** or **illness**. Completed claims forms should be addressed to **FREE POST. PET ADMIN**
2. The **claims administrator** will inform **you** what action **you** need to take. It may include the provision by **you** or **your vet** of documentation relating to **your pet** or **your pet's** medical history, the details of **treatment** or **complementary treatment** or recommendation for **prescription food** and the details of **your pet's condition**.
3. The **claims administrator** will inform **you** what other documentation or evidence in support of **your** claim will be required and whether a submitted claim form is missing any information.
4. **We** can issue payment directly to **your vet** with their agreement if required.



5. In circumstances where **treatment** is required before you are able to contact the **claims administrator** and **you** have had to pay **your vet**, or **your vet** will not accept payment from **us**, **you** must ensure that **you** keep receipts or invoices relating to **your** claim in a safe place. **We** reserve the right to withhold payment until these are produced, if they are required to establish the validity of **your** claim.
6. **You** must consent to **us** or the **claims administrator** corresponding with the **vet** treating **your pet**, or any previous **vets** who have treated **your pet**, in regard to our process of validating your claim.
7. If **your** pet requires further **treatment** for any **condition**, please call the **claims administrator** to advise and a continuation claim form will be sent to **you**. Continuation claims must be submitted at regular intervals and at least every three months.
8. In the event of an actual or alleged claim in respect of third party liability, **you** should contact **Davies Managed Systems** on 0344 856 3808 as soon as **you** are made aware of the potential claim.

Complaints procedure

We are committed to giving **you** a first class service at all times and will make every effort to meet the high standards **we** have set. If **you** feel **we** have not attained the standard of service **you** would expect or **you** are dissatisfied in any way, this is the procedure that **you** should follow:

Initiating your complaint

You should contact **us** at VetsMediCover by emailing info@vetsmedicover.co.uk, by calling **us** on 0121 308 8685, or in writing to: Complaints Officer, SQ2 House, 240b Lichfield Road, Sutton Coldfield, West Midlands, B74 2UD.

If **your** complaint is about a claim please contact Sterling Pet Solutions by calling 0330 134 8112 or writing to , 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

If **your** complaint is about a third party liability claim please call Davies Managed Systems (DMS) on 0344 856 3808, or by writing too P.O Box 2801, Telecom House, Trinity Street, Stoke on Trent, ST1 5ND.

We will confirm receipt of **your** complaint by telephone or email by the next working day, and do **our** best to resolve the problem within 3 working days from the date **we** receive **your** complaint.



If **we** are unable to resolve **your** complaint within 3 working days, **we** will send **you** a communication, either verbally, by email or in the post (depending on the method of communication **you** prefer) explaining why **we** have been unable to resolve **your** complaint, and the steps **we** intend to take to resolve the issue as rapidly as possible.

We aim to conclude our enquiries and provide a Final Response Letter to **you** within 8 weeks from the date **your** complaint was received. **We** will keep **you** regularly informed of **our** progress towards resolving **your** complaint, and may need to contact **you** during this time to request or verify information relating to **your** complaint.

Financial Ombudsman Service (FOS)

If the differences between **us** remain unresolved, or **you** have not received a Final Response Letter from **us** within 8 weeks from the date **your** complaint was received, **you** may refer **your** complaint to the FOS. **You** can ask the FOS to review **your** complaint if for any reason **you** are still dissatisfied with **our** Final Response, or if a Final Response Letter has not been issued within 8 weeks from the date of **your** complaint.

Details for contacting the FOS are:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Tel: 0800 023 4567 from a landline or 0300 123 9123 from a mobile
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Please note that **you** have six months from the date **you** receive our Final Response Letter in which to refer **your** complaint to the FOS. The FOS is an independent body that arbitrates on complaints about general insurance products.

The FOS will only consider complaints after we have issued a Final Response, or if a Final Response Letter has not been issued to **you** within 8 weeks from the date of your complaint. Following this procedure will not affect **your** legal rights.

Please quote **your** policy number in any communication.



Regulation

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority. **You** can check the Financial Conduct Authority website at www.fca.org.uk, which includes a register of all the firms Authorised to conduct business in the UK or **you** can phone them on 0800 111 6768.

Details about **your** insurance administrator's authorisation and regulation by the Financial Conduct Authority can be checked on the Financial Conduct Authority's register: www.fca.gov.uk, or telephone 0800 111 6768.

Financial Services Compensation Scheme

QIC Europe Limited is covered by the Financial Services Compensation Scheme (FSCS).

If **we** fail to carry out our responsibilities under this **policy**, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk, or telephone 0800 678 1100 or 020 7741 4100.

Personal data

Your details will be stored on **our** computer system so that we can administer **your** policy but will not be kept longer than necessary. **You** have the right to request a copy of the personal data that **we** hold about **you**. A small charge may apply.

We are only able to discuss **your** personal details with **you**. Please advise **us** or the **claims administrators** if **you** would like someone else to act on **your** behalf.

To help **us** prevent fraud and money laundering, **we** may share **your** details with other insurance companies, fraud prevention agencies or other Government agencies. Law enforcement agencies may access and use this information.

Your personal details may be transferred to countries outside the EEA but they will be held securely at all times and in accordance with the principles of UK law.

We may pass **your** information to veterinary advisers and specialist claims personnel for the purpose of administering **your** claim.

Unless **you** advise otherwise, **we** may use **your** personal data for customer surveys and the development of **our** business. If **you** do not want **us** to do this, please advise the **administrators**.



Recording of telephone calls

All telephone calls between **you** and **us** may be recorded and monitored and **we** reserve the right to use any of the recordings made.

Disclosure

QIC Europe Limited, The Hedge Business Centre, Triq ir-Rampa ta San Giljan. St Julian's, STJ 1062, Malta. QIC Europe Limited are authorised and regulated by the Malta Financial Services Authority, Notabile Road, BKR3000, Attard, Malta. As an insurance company authorised within the European Union, QIC Europe Ltd is permitted to conduct business within the United Kingdom and is authorised by the Financial Conduct Authority. Their UK FCA authorisation number is 659521. Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request.

Details about the extent of **our** and **your policy administrator's** authorisation and regulation by the Financial Conduct Authority can be checked on the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website www.fca.gov.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

VetsMediCover is a trading name of Petsmedicover **Limited** an appointed representative of One Pet One Price Limited who are authorised and regulated by the Financial Conduct Authority, registration number 578612.

Details of Petsmedicover **Limited** Financial Conduct Authority registration can be checked on the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website: www.fsa.gov.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.