

**keyfacts**®

# Pet Cashplan: Policy Summary



**EMERALDLIFE**



## POLICY SUMMARY

This summary highlights the main benefits, limitations and exclusions of your Pet Cashplan cover. It does not include all of the policy terms and conditions; these can be found in the full policy booklet. We recommend that you review your cover periodically to ensure that it continues to meet your needs.

## THE INSURERS

Pet Cashplan is arranged by UK General Insurance Limited on behalf of Surestone Insurance DAC. Surestone Insurance DAC is registered in the Republic of Ireland and authorised and licensed by the Central Bank of Ireland. This can be checked by visiting [www.registers.centralbank.ie](http://www.registers.centralbank.ie).

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting 0800 1116768.

Emerald Life Limited is an Appointed Representative of UK General Insurance Limited. Emerald Life Limited has the registered company number 07201151, registered address St. Bride's House, 10 Salisbury Square, London EC4Y 8EH, and is authorised and regulated by the Financial Conduct Authority, firm number 666615.

## WHAT IS COVERED

There are three cover options available under the Pet Cashplan policy. Please refer to your policy schedule for details of the cover option which you have chosen. Please note that you may not claim for any accidental injury or illness occurring, or which shows clinical signs, within fourteen days of the start date of this policy. The fourteen-day wait period also applies if you choose to upgrade your cover after the policy has started. Please refer to 'Section Three: Increasing Your Cover Level' in the policy wording, for further details.

### 1. OPTION ONE – ACCIDENT ONLY COVER

Accident only cover pays you a cash amount when you send us a paid vet's invoice, for treatment given to your pet for injuries or related illnesses which are directly linked to a single accident, which occurred after the start date of your policy.

We will pay you 75% of the Vet's invoice up to a maximum amount of £600 per accident, subject to the terms and conditions of the policy. You may claim for up to two separate accidents in any one period of cover.

### 2. OPTION TWO - ACCIDENT & ILLNESS ESSENTIAL COVER

Accident & Illness Essential Cover pays you a cash amount when you send us a paid Vet's invoice for treatment given to your pet for injuries or related illnesses which are directly linked to a single accident, or for an illness, which occurred after the start date of your policy.

#### A. Accident claims

We will pay you 50% of the Vet's invoice up to a maximum amount of £600 per accident, subject to the terms and conditions of the policy. You may claim for up to two separate accidents in any one period of cover for the lifetime of your policy.

#### B. Illness claims

Illness claims will be considered within the following eleven condition groups:

#### Condition Groups

1. Abdominal & Digestive systems
2. Cardiovascular system
3. Eyes, ears & teeth
4. Hormonal system
5. Infections
6. Masses & Tumours
7. Musculoskeletal system
8. Neurology system
9. Respiratory system
10. Urinary & Reproductive system
11. Skin

We will pay you 50% of the Vet's invoice up to a maximum amount of £300 per illness, subject to the terms and conditions of the policy. You may claim for up to two separate illnesses in any period of cover. If you make two illness claims in a single period of cover each claim must be from a different condition group.



### 3.OPTION THREE – ACCIDENT & ILLNESS PLUS

Accident & Illness Plus cover pays you a cash amount when you send us a paid vet's invoice for treatment given to your pet for injuries or related illnesses which are directly linked to a single accident, or for an illness, which occurred after the start date of your policy.

#### A) Accident claims

We will pay you 75% of the Vet's invoice up to a maximum amount of £600 per accident, subject to the terms and conditions of the policy. You may claim for up to two separate accidents in any one period of cover.

#### B) Illness claims

Illness claims will be considered within the following eleven condition groups:

##### Condition Groups

1. Abdominal & Digestive systems
2. Cardiovascular system
3. Eyes, ears & teeth
4. Hormonal system
5. Infections
6. Masses & Tumours
7. Musculoskeletal system
8. Neurology system
9. Respiratory system
10. Urinary & Reproductive system
11. Skin

We will pay you 75% of the Vet's invoice up to a maximum amount of £300 per illness, subject to the terms and conditions of the policy. You may claim for up to two separate illnesses in any period of cover. If you make two illness claims in a single period of cover each claim must be from a different condition group.

### DURATION OF CONTRACT

This is a monthly renewable policy which you can continue to renew for the lifetime of your pet subject to the policy terms and conditions. Your policy benefits and monthly premium are fixed for the twelve month period of cover, with the exception of any Government imposed changes to Insurance Premium Tax or any other tax which may be required.

We review benefits and premiums annually on the anniversary of your policy start date. One month prior to each annual anniversary of your policy, we will tell you about any changes to your monthly premium or your policy terms for the next twelve-month period of cover.

The cover will continue until you fail to pay the premium when due; you or we cancel your policy; or your pet dies.

### ELIGIBILITY

- This policy only covers dogs and cats;
- Your pet must be aged eight weeks or over when you apply for cover;
- There is no upper age limit for cover, however we will not cover pre-existing conditions;
- Your pet must live with you in the UK;
- Vaccinations for your pet as recommended by your vet, should be current at the start date.

### WHAT IS NOT COVERED

Please refer to the policy booklet for a full list of exclusions and limitations.

This policy only pays benefits for accidental injury or illness and does not cover the following:

- Any pre-existing conditions before the policy start date;
- Any accidental injury or illness occurring or showing clinical signs within fourteen days of the start date of the policy;
- Any dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) Regulations (Northern Ireland) 1991 or Dangerous Dogs (Amendment) Act 1997 or any subsequent amendments;
- Claims as a result of a malicious act, deliberate injury or mistreatment or neglect by you or any of your family;
- Claims if your pet is used for commercial, guarding, security, working or racing purposes;
- Any dogs with a history of vicious tendencies;
- Any claim for an accident or illness which occurred outside the UK;
- Any fees or costs which you incur for obtaining the documentation we require in order to process your claim.





## INFORMATION YOU PROVIDE TO US

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions when you apply for cover, and to make sure that all information supplied to us is true and correct.

Your responsibility to answer questions truthfully and accurately also applies when we contact you at each annual policy anniversary, or if you wish to make any changes to your policy during the period of cover, or if you make a claim under this policy. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim. Please refer to 'Section Three: Changes in Your Circumstances' for more information.

## YOUR RIGHT TO CANCEL

We hope that **You** are happy with the cover this policy provides. However, **You** have the right to cancel it during a period of 14 days after either the day of purchase of the contract, or 14 days after the day on which **You** receive **Your** policy documentation whichever is later. If **You** do wish to cancel within the 14 day period, **You** will be entitled to a full refund of the premium paid.

If **You** wish to cancel **Your** policy after the initial 14 days, **You** will be entitled to a pro-rata refund of any pre-paid premiums.

## CLAIMS

To make a claim for a vet's invoice you have paid for the treatment of your pet, please contact the Emerald Life Claims Department to obtain a claim form.

**Call:** 0330 041 2193

**Email:** [pet@emeraldlifeclaims.co.uk](mailto:pet@emeraldlifeclaims.co.uk)

**Write to:**

Emerald Life Claims,  
PO Box 1192,  
Doncaster,  
DN1 9PU

Any costs relating to the completion of claim forms must be paid by you as they are not covered by this policy.

## NON-ADVISORY SALE

Emerald Life is a non-advisory company and as each individual's needs are different, we cannot make recommendations on which product is for you. We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

## COMPLAINTS PROCEDURE

It is important You know We are committed to providing You with an exceptional level of service and customer care. It is Our intention to give You the best possible service, but if You do have any concerns about this insurance or the handling of a claim, We want to hear about it so We can try to put things right. If You have cause for complaint or would like to give feedback, please follow the procedure below. In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme name Emerald Life Pet Cashplan insurance reference 06147A.

If You are not happy with the service, or You would like to tell Us about something We did well, then please let Us know Your feedback:

About the sale of the insurance:

**About claims process:**

Emerald Life Customer Services  
2 Melford Court,  
The Havens  
Ransomes Europark  
Ipswich, Suffolk, IP3 9SJ

Tel: 0330 131 9960

Email: [customerservice@emeraldlife.co.uk](mailto:customerservice@emeraldlife.co.uk)

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your agent will pass it to:

Customer Relations Department,  
UK General Insurance Limited,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)





## Complaints regarding CLAIMS

Emerald Life Claims Department  
Direct House  
Quay Point, Lakeside Boulevard  
Doncaster  
DN4 5PL

Tel: 0330 041 2113

Email: [customerservice@emeraldlifeclaims.co.uk](mailto:customerservice@emeraldlifeclaims.co.uk)

## FINANCIAL SERVICES COMPENSATION SCHEME

If it is not possible to reach an agreement or your complaint has not been resolved within eight weeks, you have the right in either case, to make an appeal to the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights, contact your local authority Trading Standards or Citizens Advice Bureau.

## COMPENSATION SCHEME

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund. You may obtain more information about the Insurance Compensation Fund by visiting the Central Bank of Ireland's website at [www.centralbank.ie](http://www.centralbank.ie).

## DATA PROTECTION

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing cover and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

## GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) in which your main residence is situated

