

This policy summary does not contain the full terms and conditions of cover, but highlights the main features and benefits and significant exclusions which may affect your decision as to whether the policy is suitable for you. Full details may be found later in the policy wording. It is important that you read the policy booklet carefully.

This insurance is underwritten by AXA Insurance UK plc.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

### **Type of insurance cover**

This pet insurance policy provides cover for cats, pedigree dogs and crossbreed dogs.

### **Conditions**

You must ensure that your pet has received the required annual vaccinations, failure to comply with this may jeopardise your claim or cover – please refer to the General Conditions Applicable To The Whole Policy for full details.

## **JBI Petcare Exclusive Cover**

### **Features and benefits**

#### **SECTION 1 – Veterinary Fees**

- All reasonable costs for treatment of your pet by a vet up to £4,000 per policy year, including:
- The cost of cremation up to £100 if your pet dies or is put to sleep by a vet as a result of an accident or illness covered by this policy.

#### **SECTION 2 – Behavioural Problems**

- All reasonable costs of treatment for behavioural problems carried out by a specialist under the direction of a vet up to £300 per policy year.

#### **SECTION 3 – Accidental Damage**

- Costs incurred up to a maximum of £750 following accidental damage to personal property that is not owned by you.

#### **SECTION 4 – Emergency Boarding Kennel And Cattery Fees**

- Up to a maximum of £750 in total for boarding your pet at a licensed premises if you need to go into hospital for emergency treatment as an inpatient.

### SECTION 5 – Daily Minding

- Up to £5 per day up to a maximum of £75 in total for the cost of paying someone to look after your pet if you need to go into hospital for emergency treatment as an inpatient.

### SECTION 6 – Holiday Cancellation

- Any travel and accommodation expenses up to £1,500 that you cannot recover if you have to cancel your holiday because your pet has gone missing, or is injured or shows clinical signs of any illness while you are away or up to 7 days before you leave and needs immediate life saving surgery.

### SECTION 7 – Advertising And Reward Costs

- The cost of local advertising up to £750 if your pet is lost or stolen.
- The cost of a suitable reward up to £250 if your pet is lost or stolen.

### SECTION 8 – Early Death

- The purchase price of your pet up to a maximum of £750 if it dies or has to be put to sleep by a vet following an accident at any age or illness up to the age of eight years (six years for specific breeds, please refer to the policy wording for details).

### SECTION 9 – Theft Or Straying

- The purchase price of your pet up to a maximum of £1,000 for dogs and £250 for cats if it is stolen or goes missing.

### SECTION 10 – Third Party Liability

- Legal liability up to £2,000,000 if someone is injured or killed or their property is damaged as a result of an incident involving your pet dog.

### **Significant and unusual exclusions and limitations**

- The excesses shown within the policy wording or in the Schedule of Insurance.

### **General Exclusions Applicable To The Whole Policy**

- Any pet under eight weeks of age.
- Your pet being a Cane Corso, Czechoslovakian Wolfhound, Deerhound, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Japanese Tosa, Mastiff, Neapolitan Mastiff, Northern Inuit, Perro de Presa Canario, Pit Bull, Pyrenean Mastiff, Sarlooswolfhound, Spanish Mastiff, Tibetan Mastiff, Tosa Inus, Utonagan or a dog crossed with these breeds, wolves or wolf hybrid and any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.

- Any claim associated with rabies.
- Your pet being used for breeding purposes.
- Repatriation of your pet following its death.
- War risks, terrorism, civil commotion and radioactive contamination.

### **SECTION 1 – Veterinary Fees**

- Costs resulting from pre-existing medical conditions, or conditions which show clinical signs within the first 30 days of the start of cover.
- Any costs resulting from vaccinations, spaying, castration, and pregnancy or giving birth (except where complications arise when giving birth).
- Continuation claims unless you have paid the premiums to keep the policy in force.

### **SECTION 2 – Behavioural Problems**

- Costs that have not been agreed with the claims department and have not been referred by a qualified veterinary surgeon to a specialist in behavioural problems.

### **SECTION 3 – Accidental Damage**

- Claims in respect of the loss of or damage to property held in trust by the policyholder or members of the policyholder's family.

### **SECTION 4 – Emergency Boarding Kennel And Cattery Fees**

- Any hospitalisation that arises due to a condition that existed in any form prior to the start of the insurance.

### **SECTION 5 – Daily Minding**

- Any hospitalisation that is either known or foreseeable before cover commences.

### **SECTION 6 – Holiday Cancellation**

- Costs where your pet's condition was known to exist at the time of booking.

### **SECTION 7 – Advertising And Reward Costs**

- Any reward to someone who is a member of your family or known to you prior to the loss.

### **SECTION 8 – Early Death**

- Any amount after 6 months from the date of the loss.
- Any amount if the death results from any injury or illness that occurred or existed prior to the inception of the policy or an illness first occurring or showing clinical signs within the first 30 days of the start of cover.

- Any claim for death following illness if your pet is aged eight years or over (six years or over for specific breeds, please refer to policy wording for details) at the time of the loss.

### **SECTION 9 – Theft Or Straying**

- Any amount until 30 days after the date of the loss.
- Any amount after 6 months from the date of the loss.

### **SECTION 10 – Third Party Liability**

- Any costs due to a deliberate act by you, a member of your family or anyone permanently living with you.
- Any costs in respect of property which is damaged that either belongs to you or any person who lives with you or whom you employ.
- Any claims for your pet cat.

## **JBI Petcare Premium Cover**

### **Features and benefits**

#### **SECTION 1 – Veterinary Fees**

- All reasonable costs for treatment of your pet by a vet up to £4,000 per policy year including:
- The cost of cremation up to £100 if your pet dies or is put to sleep by a vet as a result of an accident or illness covered by this policy.
- IMPORTANT: The policy limit of £4,000 is applied to any single incident or combination of incidents occurring to your pet during a full calendar year from the start date or renewal date of the policy.

#### **SECTION 2 – Behavioural Problems**

- All reasonable costs of treatment for behavioural problems carried out by a specialist under the direction of a vet up to £100 per policy year.

#### **SECTION 3 – Accidental Damage**

- Costs incurred up to a maximum of £300 following accidental damage to personal property that is not owned by you.

#### **SECTION 4 – Emergency Boarding Kennel And Cattery Fees**

- Up to a maximum of £500 in total for boarding your pet at a licensed premises if you need to go into hospital for emergency treatment as an inpatient.

#### **SECTION 5 – Daily Minding**

- Up to £5 per day up to a maximum of £75 in total for the cost of paying someone to look after your pet if you need to go into hospital for emergency treatment as an inpatient.

### SECTION 6 – Holiday Cancellation

- Any travel and accommodation expenses up to £750 that you cannot recover if you have to cancel your holiday because your pet has gone missing, or is injured or shows clinical signs of any illness while you are away or up to 7 days before you leave and needs immediate life saving surgery.

### SECTION 7 – Advertising And Reward Costs

- The cost of local advertising up to £350 if your pet is lost or stolen.
- The cost of a suitable reward up to £150 if your pet is lost or stolen.

### SECTION 8 – Early Death

- The purchase price of your pet up to a maximum of £300 for dogs and £250 for cats if it dies or has to be put to sleep by a vet following an accident at any age.

### SECTION 9 – Theft Or Straying

- The purchase price of your pet up to a maximum of £350 for dogs and £250 for cats if it is stolen or goes missing.

### SECTION 10 – Third Party Liability

- Legal liability up to £2,000,000 if someone is injured or killed or their property is damaged as a result of an incident involving your pet dog.

### **Significant and unusual exclusions and limitations**

- The excesses shown within the policy wording or in the Schedule of Insurance.

### **General Exclusions Applicable To The Whole Policy**

- Any pet under eight weeks of age.
- Your pet being a Cane Corso, Czechoslovakian Wolfhound, Deerhound, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Japanese Tosa, Mastiff, Neapolitan Mastiff, Northern Inuit, Perro de Presa Canario, Pit Bull, Pyrenean Mastiff, Sarlooswolfhound, Spanish Mastiff, Tibetan Mastiff, Tosa Inus, Utonagan or a dog crossed with these breeds, wolves or wolf hybrid and any animal registered under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments.
- Any claim associated with rabies.
- Your pet being used for breeding purposes.
- Repatriation of your pet following its death.
- War risks, terrorism, civil commotion and radioactive contamination.

### **SECTION 1 – Veterinary Fees**

- Costs resulting from pre-existing medical conditions, or conditions which show clinical signs within the first 30 days of the start of cover.
- Any costs after a period of 12 months has expired after the injury happened or clinical signs of the illness were first noticed – providing you have paid the premiums to keep the policy in force where the 12 month period exceeds the policy period in which an injury happened or clinical signs of the illness were first noticed.
- Any costs resulting from vaccinations, spaying, castration, and pregnancy or giving birth (except where complications arise when giving birth).
- Continuation claims unless you have paid the premiums to keep the policy in force.

### **SECTION 2 – Behavioural Problems**

- Costs that have not been agreed with the claims department and have not been referred by a qualified veterinary surgeon to a specialist in behavioural problems.

### **SECTION 3 – Accidental Damage**

- Claims in respect of the loss of or damage to property held in trust by the policyholder or members of the policyholder's family.

### **SECTION 4 – Emergency Boarding Kennel And Cattery Fees**

- Any hospitalisation that arises due to a condition that existed in any form prior to the start of the insurance.

### **SECTION 5 – Daily Minding**

- Any hospitalisation that is either known or foreseeable before cover commences.

### **SECTION 6 – Holiday Cancellation**

- Costs where your pet's condition was known to exist at the time of booking.

### **SECTION 7 – Advertising and Reward Costs**

- Any reward to someone who is a member of your family or known to you prior to the loss.

### **SECTION 8 – Early Death**

- Any amount after 6 months from the date of the loss.
- Any amount if the death results from injury first occurring or showing clinical signs before cover starts or occurring within the first 30 days of the start of cover.

### **SECTION 9 – Theft Or Straying**

- Any amount until 30 days after the date of the loss.
- Any amount after 6 months from the date of the loss.

### **SECTION 10 – Third Party Liability**

- Any costs due to a deliberate act by you, a member of your family or anyone permanently living with you.
- Any costs in respect of property which is damaged that either belongs to you or any person who lives with you or whom you employ.
- Any claims for your pet cat.

### **Duration of the policy**

This is an annually renewable policy.

### **Cancellation period**

You are free to cancel this policy at any time.

### **Claim notification**

To make a claim contact JBI

### **Making yourself heard**

Any complaint you have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

### Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

**Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)**