

LIFETIME PET INSURANCE

Policy Summary – Key Information You the Customer Need To Be Aware Of

Please read this document carefully. This policy summary does not contain the full terms exclusions and conditions of the contract; these can be found in the policy document which we suggest that you read carefully. We have drawn your attention to parts of the policy wording with the use of text boxes.

About LIFETIME Pet Insurance

Lifetime Pet Insurance can help you cover the associated financial costs should your dog or cat become ill or suffer an accident.

What type of cover is available under the insurance policy?

The cover you have selected will be shown on your policy schedule. We offer cover for:

- Lifetime pet cover with a £2,000 claim limit per annum
- Lifetime pet cover with a £3,000 claim limit per annum
- Lifetime pet cover with a £4,000 claim limit per annum
- Lifetime pet cover with a £6,000 claim limit per annum
- Lifetime pet cover with a £10,000 claim limit per annum

How does the Policy work?

- You choose the type of cover you need and level of benefit that is suitable to your demands and needs
- You pay the premium as it falls due on a monthly basis
- We will not pay out more than the sum insured as specified in your policy documents

1. Who provides Pet insurance cover?

This insurance is provided by Qudos Insurance A/S whose registered office is Kongevejen 371, DK2840 Holte, Denmark. Qudos Insurance A/S are authorised and regulated by the Finanstilsynet (the Danish Financial Regulator). Their authorisation reference is 53112. As an Insurance Company authorised within the European Union, Qudos is permitted to conduct business within the United Kingdom and is authorised by the Financial Conduct Authority. Their UK Financial Conduct Authority authorisation number is 571608.

2. Are you eligible for cover?

You must be:

The owner and keeper of the insured dog or cat;
Your pet must be aged 8 weeks or over;
Your pet must not be a *dangerous dog or crossed with a dangerous dog*;
Your pet must not have been the subject of a complaint to the police;
You and your pet must be permanently resident in the United Kingdom;
Your dog must be microchipped;
Your pet must be registered at a Veterinary Practice based in the United Kingdom.

 For full details of Eligibility for cover see policy wording Page 1. **ELIGIBILITY**

3. How long does cover last?

Your cover is reviewed on an annual basis. Thirty (30) days before the policy has been in force for a year, and annually thereafter, we will write to you advising you of the premium for the next 12 months and any changes to your cover.

4. Will my premium change each year?

The premiums for future years will depend upon the forecasts of costs to us of settling claims and changes in taxation and inflation. We will not seek to recover, in future years, the costs of any claims already paid out.

5. What cover do you get?

There are five levels of cover you can select.

This policy will protect the costs you incur, dependant on the level of cover you select, due to the following:

- An accident suffered by your pet
- An Illness suffered by your pet
- Accidental Death up to the age of 6 years
- Death from Illness up to the age of 6 years
- Complementary treatment to your pet
- Public Liability


SIGNIFICANT FEATURES AND BENEFITS

Cover Level 1 Annual Renewable £2,000 Limit	We will pay your vet fees due to your pet suffering an accident or illness. The most we will pay is £2,000 in total in any one year.
Cover Level 2 Annual Renewable £3,000 Limit	We will pay your vet fees due to your pet suffering an accident or illness. The most we will pay is £3,000 in total in any one year.
Cover Level 3 Annual Renewable £4,000 Limit	We will pay your vet fees due to your pet suffering an accident or illness. The most we will pay is £4,000 in total in any one year.
Cover Level 4 Annual Renewable £6,000 Limit	We will pay your vet fees due to your pet suffering an accident or illness. The most we will pay is £6,000 in total in any one year.
Cover Level 5 Annual Renewable £10,000 Limit	We will pay your vet fees due to your pet suffering an accident or illness. The most we will pay is £10,000 in total in any one year.
Complementary Treatment	We will pay complementary treatment your vet recommends up to £1,000 for any one year. This applies all Cover Levels.
Public Liability	If property is damaged or someone is injured due to an incident involving your pet and you are legally responsible we will pay up to £1,000,000 in any one year. This cover only applies to dogs for all Cover Levels.

6. Are there any exclusions in the cover?

Main reasons we do not pay out for Accident and Illness

- The £95 policy excess (increased to £250 for Public Liability);
- A co-insurance amount of 20% of the claim if your pet is over the age of 7 years;
- A co-insurance amount of 25% of the claim if your pet is over the age of 12 years;
- More than the Sum Insured shown on your certificate of insurance;
- Any injury or illness present before your policy start date;
- Any illness claim within 14 days of your pets first policy year;
- Any accident claim within 5 days of your pets first policy year;
- Costs associated with breeding, pregnancy or birth;
- Any non necessary or preventative treatment;
- Any Public Liability claim covered by any other policy unless that cover has been exhausted;
- Any Chronic Condition that pre dates the Policy start date;
- Any Pre-existing Conditions.

 **Illness and Accident exclusions** are shown in the Policy document on Page 5 & 6

7. What is the duration of the policy?

This policy is arranged on an annual basis and paid either annually or monthly by direct debit. It is in force whilst the premium is being paid.

8. When does cover end?

Cover ends when:

- Your pet dies;
- You default on your premium payment or;
- You or we cancel this Policy.

9. Can you cancel the cover?

You can cancel your cover under this policy by writing to the administrators, Trent-Services (Administration) Limited, Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD and quoting your policy number within 14 days of the policy start date as shown on your schedule and we will refund any premium you have paid, provided that you have not made a claim under this policy.

Thereafter you may cancel your cover under this policy by writing to the administrators. Your cover will cease on the date we receive your request in writing.

10. Can we cancel the cover?


We may cancel your policy by giving you 90 days notice prior to your policy review date. This will not depend on your individual circumstances but due to it being impossible, unpractical or unreasonable to continue. This will not affect any rights to monthly benefit which you may already have received under this policy before the termination date of your cover.

11. Reviewing your cover?

Please remember that it is your responsibility to regularly review your level of cover and to advise the administrator of any changes in your personal situation.

12. What to do if you have a claim?

You must give us notice by telephoning the claims administrator Trent-Services (Administration) Limited on 01285 626020. If you claim you must keep the policy running and continue to pay your premiums as they fall due. If you do not then your policy will end.

 For full details of what to do if you have a claim please refer to the Policy document **on Page 8. HOW TO CLAIM.**

13. What to do if you have a complaint

We aim to provide you with the highest level of service at all times. However, we recognise that things can go wrong occasionally and if this occurs, we are committed to do our best to resolve the matter promptly.

Sales

If you are unhappy with any aspects of the sale of this insurance please contact Lifetime Pet Cover from which the insurance was purchased at hello@lifetimepetcover.co.uk or by telephone 020 3750 0022. When you do this quote your policy number, which is on your schedule.

The administrator handles complaints regarding general administration and claims on our behalf.

Administration and Claims

If you are unhappy with the general administration of the policy or have cause for complaint please write to **Administrator**, Trent-Services (Administration) Limited, Trent House, Love Lane, Cirencester, Gloucestershire GL7 1XD, e-mail admin@trent-services.co.uk, telephone 01285 626020. When you do this quote your policy number, which is on your Certificate of Insurance.

If you still remain dissatisfied after following the above procedures in full, you can ask the Financial Ombudsman Service to review your case.


The EU Online Dispute Resolution Platform

The European Union offers an Online Dispute Resolution Platform which may assist some customers with a complaint. You can access this Platform at <http://ec.europa.eu/consumers/odr>.

14. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

 Further Information:

Premiums

Any premiums, premium refunds, or claims money held by Trent-Services (Administration) Limited will be treated as held on behalf of the insurer.

Insurance Premium Tax

The premium includes Insurance Premium Tax (IPT) at the current rate. If we are required by law to increase the level of IPT or to make any other charges, we will increase your premium from the date any such charges are implemented.