look after your pets

...your policy summary

Advanced cover

DEALING DIRECT 25 YEARS SINCE 1985

direct line™

A GOOD DEAL BETTER

Pet Insurance ...a summary of your cover

keyfacts

A summary of your cover

Please read this document carefully. Full terms and conditions can be found within the policy document.

Features of a Direct Line Pet Insurance Advanced Policy

The policy you have purchased is underwritten by Direct Line Insurance plc and will run monthly for a period of 12 months unless you advise us otherwise.

Please read your policy carefully to ensure it meets your needs. Your policy schedule shows which sections your pet or pets are covered for, any excesses that may apply and premiums due. Please check you have the cover you require. Please also read any separate endorsement letters that may apply to your policy.

Please note: All cover is subject to the policy remaining in force.

Section of cover	What is covered	What is not covered
Section 1 Veterinary fees	Necessary treatment for each illness, injury or disease up to a maximum of £6,000	• Preventative, non-essential or routine treatment/tests or any treatment that as a pet owner you would expect to incur (exclusions 2, 3, 6, 11) • Any treatment connected with pregnancy or giving birth (exclusion 4) • Treatment for tooth or gum problems (exclusions 9, 10) • Any food (exclusion 8) • Any treatment or complementary therapy received during a period of insurance if we have not received the agreed premium for that period of insurance.
Section 2 Death from accidental injury (Optional)*	The purchase price of your pet (as shown on your policy schedule) if it dies following an accidental injury	Payment of more than you paid for your pet
Section 3 Advertising and reward (Optional)*	Up to £1,000 towards local advertising expenses to get your pet back if it is stolen or strays. This includes the cost of getting your pet home and a reward of up to £200	Any reward to a member of your family or anyone living with you
Section 4 Loss of pet from theft or straying (Optional)*	The purchase price of your pet (as shown on your policy schedule) if your pet is stolen or goes missing and is not found within 45 days	Payment of more than you paid for your pet

Section of cover	What is covered	What is not covered
Section 5 Boarding fees if you have to stay in hospital (Optional)*	Up to £1,000 towards costs you have to pay to have your pet looked after if you have to go into hospital for more than 4 days in a row	Payment of any costs as a result of nursing home care or convalescence care not received in hospital
Section 6 Holiday cancellation (Optional)*	Up to £5,000 for expenses you cannot get back if you have to cancel or cut short your holiday because your pet goes missing or needs sudden, unexpected life saving treatment, either whilst you are away or in the 7 day period prior to you going	• Any claim arising from a condition that you were aware of prior to booking your holiday • Any claim if the life saving treatment could have been avoided by your pet being treated 8 days or more before you were due to go away
Section 7 Third party liability (Optional and applicable to dogs only)	Up to £2 million towards compensation and costs you legally have to pay if your dog causes damage to property or injures a person	• The first £250 of each claim for property damage • Any injury or damage to property (whether owned or being looked after) of you, your family, or anyone living or working with you
Section 8 Overseas travel (Optional)	**Part A** extends cover to sections 1-7 (as applicable) to cover journeys to countries included in the government's Pet Travel Scheme. **Part B** provides cover for: • Quarantine costs – up to £1,500 • Loss of your pet's passport – up to £250 • Repeat tick & worming treatment • Emergency expenses abroad – up to £300	• More than 3 trips a year • Journeys of more than 30 days • Liability under the laws of the USA or Canada

Main exclusions that apply to all sections of cover (General exclusions)

- Claims for any illness or disease that happen during the first 14 days of the pet being covered
- Claims connected in any way with a pre-existing condition, symptom or event
- Claims for or linked to vicious tendencies or behavioural problems or traits
- Claims where your pet has been used for commercial, guard, breeding, security or working purposes, or for racing
- Claims as a result of your pet worrying livestock

* Sections 2-6 come as one optional benefit package

Helplines – In addition to the cover above, your policy provides access to three helplines: Find a vet, pet bereavement and legal advice.

Advanced
cover

Claims Helpline: **0845 246 8496**

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt to: Direct Line, The Headrow, Leeds LS1 8HZ. We will return any premium paid in full provided no claims have been made on the policy during that time.

How to make a claim

To notify us of a claim in the first instance please telephone **0845 246 8496**.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0845 246 8246**. If your complaint relates to a claim, contact your Claims Handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter for:

- Claims complaints to the Regional Customer Service Manager at the address shown in your documentation
- All other complaints to the Head of Sales and Customer Services at the address shown on your schedule

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone **0845 080 1800**.

Details about our regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk**, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**

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Calls may be recorded.
Direct Line Insurance plc. Registered in England number 01810801. Registered Office: Direct Line House, 3 Edridge Road, Croydon, Surrey CR9 1AG.
Authorised and regulated by the Financial Services Authority.

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