

4Paws Pet Insurance Accident Only

Policy Summary

This is a summary of 4Paws Pet Insurance Accident Only. The full terms and conditions of the cover can be found in the policy documentation. It is important that you read the policy summary in conjunction with the full policy documentation to ensure you are fully aware of the terms and conditions of the cover provided.

The Policy Terms and Conditions will be issued when you take out this insurance; however a copy is available on request or can be viewed online at www.4paws.co.uk/documents. For more information please call our customer helpline on **01423 535 040**.

Who is your insurer?

The insurer of your policy is Cranbrook Underwriting Ltd for and on behalf of QIC Europe Limited, reference number B087514C0DD5001, The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St. Julian's, STJ1062, Malta. QIC Europe Ltd are authorised and regulated by the Malta Financial Services Authority registered number C67694.

What is the type of insurance cover provided under the policy?

This policy covers the cost of veterinary fees if your pet is injured during the period of cover.

What are the main features and benefits under the policy?

The main benefits are summarised in the table overleaf and for more information we would refer you to the full Policy Terms and Conditions.

Are there any significant limitations, conditions or exclusions under the policy?

Insurance is there to protect you from the unexpected. For this reason some situations are excluded.

We will only pay up to the maximum benefit as stated in the table of benefits subject to the terms and conditions of the cover. For full details of the exclusions and limitations please refer to the full Policy Terms and Conditions.

The table overleaf provides details of significant information relating to each section of cover – full details can be found in the section of the Policy Terms and Conditions shown.

What is the term of the policy?

The policy will remain in force for 12 months from the start date and during any period you renew the policy, as long as you continue to pay the premium.

What are your rights to cancel the policy?

You have the statutory right to cancel your policy within 14 days from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel during this 14 day period, you will be entitled to a full refund of the premium paid, providing you have not made a claim. If you have made a claim, you will not be entitled to a refund of the premium paid, in respect of the cancelled cover.



Following expiry of your 14 day statutory cooling off period, you continue to have the right to cancel your policy at any time.

Full details of your cancellation rights can be found in the Policy Terms and Conditions.

How do you make a claim under the policy?

If you wish to make a claim under the policy you can contact us by calling **01423 535 040** or emailing petclaims@4paws.co.uk.

Calls to 01- and 03- prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

You can obtain a claim form from our website at www.4Paws.co.uk/existing-customers/ or if you have already downloaded a claim form from our website then you can notify us of your claim by sending the completed form to: 4Paws Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate HG1 1JD.

What to do if you have a complaint?

If you wish to make a complaint you should contact us in writing to The Complaints Manager, 4Paws Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate HG1 1JD. Alternatively you can telephone The Complaints Manager on **01423 535 040**. We will make every effort to deal with your enquiry or complaint to your satisfaction but if we are unable to resolve the problem or if you are not satisfied with the outcome then we would refer you to the full Policy Terms and Conditions document with regards to other resources available to you; including providing you with information about the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

Are we covered by the Financial Services Compensation Scheme?

Yes we are covered under the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. The maximum level of compensation for claims against firms declared in default on or after 1 January 2010 is 90% of the claim with no upper limit. Further information about the FSCS scheme can be obtained from the Financial Services Compensation Scheme who can be contacted at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or www.fscs.org.uk

Section of Cover	Significant features and benefits	Significant or unusual exclusions, conditions and limitations
Veterinary Fees (Section 1A) Due to accident/ injury only.	We will pay the cost of veterinary treatment required to treat an injury, including physiotherapy, when carried out by a veterinary practice. The maximum benefit you can claim in each policy year for all injuries is shown on your certificate of insurance.	You will pay the excess shown on the Certificate of Insurance for each unrelated claim. If your pet is over 4 years old, you will pay a percentage of all treatment costs in addition to the fixed excess. See Section A of the Policy Terms and Conditions. We will not pay any claim for: <ul style="list-style-type: none"> Pre-existing conditions. The cost of any treatment as a result of an illness. The cost of any treatment as a result of an accident or injury in the first 24 hours of cover. Preventative or elective treatment, vaccination, spaying, castration, pregnancy or giving birth. Dental treatment, unless the injury was a direct result of an accident and your pet has had a dental examination in the previous 12 months. Your pet must receive regular annual check-ups, vaccinations and dental examinations.
Complementary Treatment (Section 1B)	We will also pay for complementary treatment recommended by your vet carried out in the UK to treat an injury. The maximum benefit you can claim in each policy year for all injuries is shown on your Certificate of Insurance.	You will pay the excess shown on the Certificate of Insurance for each unrelated claim. If your pet receives veterinary treatment and complementary treatment as a result of the same condition, only one fixed excess will be applied.
Death from Injury (Section 2)	We will pay the price you paid for your pet if it dies or has to be put to sleep as a result of injury. The maximum amount you can claim is shown on your Certificate of Insurance.	If you have no proof of how much you paid for your pet, we will pay the market value or the purchase price, whichever is less. We will not pay any claim for death: <ul style="list-style-type: none"> Caused by a pre-existing condition. Caused by or relates to an illness. Following euthanasia unless the vet confirms this was necessary to prevent the pet suffering. Outside the UK.
Third Party Liability (Section 3) - Dogs only	Cover for your legal liability if someone is accidentally injured or killed, or their property damaged, as a result of an incident involving your dog. Davies Managed Systems (DMS) is the administrator for Section 3 – Third Party Liability claims for this insurance policy and can be contacted to assist you on your queries by telephoning 0344 856 3838 .	Any claim if the injured person or the damaged property belongs to a person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.
Other limitations, conditions and exclusions apply – refer to the Policy Terms and Conditions for full details. Additional exclusions may apply to your policy and if applicable these will be shown on your Certificate of Insurance.		

Section	Cover Levels	Cover Limits	
		Cat	Dog
Veterinary Fees (Section 1A) Due to accident/ injury	Accident Cover	Up to £1,250*	Up to £1,250*
	Vets Fees (Illness Cover)	Not Insured	Not Insured
	Cruciate Ligament (Bilateral Condition)	Up to £500	Up to £500
	Dental Treatment	Up to £500	Up to £500
	CT/ MRI Scans	Up to £500	Up to £500
Complementary Treatment (Section 1B) Due to accident/ injury	Complementary Treatment	Up to £500	Up to £500
	Hydrotherapy sessions per condition	Up to 10	Up to 10
Death from Injury (Section 2)	Death due to accident/ injury	Up to £300	Up to £300
Third Party Liability (Section 3)	Third Party Liability Cover	Not Insured	Up to £1 million
*Each condition is covered for 12 months from the occurrence of the conditions up the maximum benefit shown and subject to the policy being renewed. Once the 12 month condition limit has been reached, there will be no further cover for that condition.			