Petguard

Your Document
– Summary of Cover
SUMMARY OF COVER

Some important facts about Your insurance are summarised below. This does not describe all the terms and conditions of Your policy, so please take time to read the Policy Wording and Schedule of Insurance to make sure You understand the cover it provides.

Who is the insurer and who administers my policy?

Petguard Pet Insurance provides cover for pedigree and crossbreed dogs and cats and is underwritten by Alpha Insurance A/S. Petguard Pet Insurance is arranged and administered by Thistle Insurance Services Limited.

Thistle Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. Alpha Insurance A/S are authorised and regulated by the Danish Financial Services Authority to conduct insurance business within the EEA.

What is the duration of my policy?

This is a policy for 12 months and future periods of insurance cannot be guaranteed. We may decline to offer a further Period of Insurance at Our discretion. When We offer a further Period of Insurance We will be entitled to change the premiums, excess, conditions or to apply exclusions.

If You pay Your premium by direct debit and You are happy to renew your policy We will do it for You automatically provided that the insurer is prepared to offer renewal terms. If however You do not want to renew Your policy, all You need to do is call Us on 0345 450 7042 to let Us know.

How do I cancel my policy?

If You are not happy with Your policy, You have a right to cancel it within 14 days of receiving Your Schedule of Insurance. You will receive a full refund of any premium paid provided you have not made a claim. If You cancel after 14 days of receiving Your Schedule of Insurance You will receive a proportionate refund provided that You have not made a claim in the current Period of Insurance in which case there will be no refund of premium due. Further details can be found in Your Policy Wording.

What if I want to make a complaint?

If You have a complaint about any aspect of Your policy, the service You have received or the handling of a claim, please email petcomplaints@thistleonline.co.uk call us on 0345 450 7042 or write to:

The Executive Manager – Customer Complaints
Petguard Pet Insurance
Thistle Insurance Services Limited
Southgate House
Southgate Street
Gloucester
GL1 1UB

If You remain unhappy with the response You have received, there is a further process detailed in the Policy Wording that You can follow to have Your case reviewed by the Financial Ombudsman Service or the Insurance Complaints Board in Denmark as relevant. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman Service or the Danish equivalent does not affect Your right to take legal action.

Compensation

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 100% of the first £2,000 and 90% of the remainder 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 website at www.fscs.org.uk.

How do I make a claim?

If You need to make a claim please refer to the guidance in the relevant section of the Policy Wording. If You need additional help please email petclaims@thistleonline.co.uk or call Us 0345 450 7042.
Eligibility Criteria

You must meet the insurers’ criteria:

About you and your pet

- You have no previous criminal convictions or pending prosecutions for theft or dishonesty
- You are the owner and keeper of the Pet
- You will live with Your Pet at your home address
- You live in England, Scotland, Wales or Northern Ireland

About both Dogs and Cats

- Your Pet is not showing any sign of Illness, injury or of being unwell, that you have not consulted a vet about
- Your Pet is not used for breeding
- Your Pet is at least 2 months old

About Dogs only

Your dog:

- Will not be used for racing, guarding, personal protection or search and rescue
- Has had no concerns raised about their behavior in the last 5 years
- Has not been the cause of an accident or legal action
- Has not attacked, bitten or been aggressive towards another person or animal, been in any fights or shown any aggressive tendencies
- Has not been trained to attack and has not been used for security purpose in the past (other than former Police or Military dogs)
- Does not live in premises which sell alcohol
- Is not covered by any Dangerous Dog legislation or is not an African Wild Dog, American Pit Bull Terrier, American Rottweiler, American Staffordshire Terrier, Argentine Dogo, Canary Dog, Cane-Corso, Czechoslovakian Wolfdog, Dingo, Fila Brasileiro, Japanese Tosa Inu, Johnson American Bulldog, Perro de Presa Canario, Pit Bull Terrier, Chinese Shar-pei, Wolves or Wolf Hybrids, or a dog crossed with these breeds

Significant Features, Exclusions and Limitations

We will only insure those sections You request and We agree to insure. The maximum amount We will pay is the Maximum Benefit shown in Your Schedule of Insurance.

CONDITIONS – Failure to comply with the conditions below may jeopardise your claim or cover.

At the start of this insurance to the best of Your knowledge and belief Your Pet is in good health and free from any Illness, injury or physical disability unless this has been disclosed by You and accepted by Us.

You must ensure that Your Pet has received the required vaccinations and that these are maintained.

During the Period of Insurance you must take care of Your Pet which includes arranging and paying for any treatment normally recommended by Your vet to prevent or reduce the risk of Illness or injury.
FEATURES AND BENEFITS INCLUDED AUTOMATICALLY

**Veterinary Fees**  
The cost of treatment for Your Pet by a vet, including Complementary treatments, prescription diets, training and behavioural treatments, up to the Maximum Benefit as detailed in Your Schedule of Insurance.

**SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

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<td>Cats Under 8 years You must pay the first £50 of a veterinary fees claim for each Condition arising during the first Period of Insurance. From Your first renewal date this will increase to £85 for each Condition per Period of Insurance.</td>
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<tr>
<td>Cats over 8 years at the date of Treatment this increases to £95 plus 15% of the remaining cost of Treatment per Condition per Period of Insurance.</td>
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<tr>
<td>Dogs Under 8 years You must pay the first £50 of a veterinary fees claim for each Condition arising during the first Period of Insurance. From Your first renewal date this will increase to £100 for each Condition per Period of Insurance.</td>
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<tr>
<td>Dogs over 8 years at the date of Treatment this increases to £110 plus 15% of the remaining cost of Treatment per Condition per Period of Insurance.</td>
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</table>

**Illness** first occurring or showing Clinical Signs within the first 14 days of cover.

Training or behavioural or sex hormonal problems unless resulting from a valid claim.

Costs of killing or controlling fleas and general health enhancers.

Any costs arising from vaccinations, spaying, castration, pregnancy or giving birth.

Obesity diets and / or prescription diets after the first 4 weeks of a specific Illness.

The cost of dentistry that is not related to an Illness or injury. Complementary Treatment that is not carried out under the direction of a vet.

Costs of house calls unless the vet confirms that moving Your Pet would damage its health.

Extra costs of treating Your Pet outside normal surgery hours unless the vet considers an emergency consultation is necessary.

Costs following Your Pet’s death.
Optional Covers

The following covers are applicable only if indicated as “Operative” in *Your Schedule of Insurance*.

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<td><strong>Emergency Boarding or Daily Minding</strong></td>
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<td>Costs up to the Maximum Benefit as detailed in <em>Your Schedule of Insurance</em> for boarding Your Pet at a licensed premises if You or anyone normally living with You need to go into hospital for emergency medical treatment.</td>
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<td><strong>Advertising &amp; Reward</strong></td>
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<tr>
<td>Costs up to the Maximum Benefit as detailed in <em>Your Schedule of Insurance</em> to cover the cost of advertising and offering a suitable reward if Your Pet is stolen or goes missing during the Period of Insurance.</td>
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<tr>
<td><strong>Theft or Straying</strong></td>
<td>Section 4 - Theft or Straying</td>
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<tr>
<td>The purchase price of Your Pet up to the Maximum Benefit as detailed in <em>Your Schedule of Insurance</em> if Your Pet is stolen or goes missing during the Period of Insurance. If You have lost Your dog You must report this to the Police within 24 hours. In the case of cats You must make enquiries with local rescue centres.</td>
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<tr>
<td><strong>Accidental Death</strong></td>
<td>Section 5 - Accidental Death</td>
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<tr>
<td>The purchase price of Your Pet up to the Maximum Benefit as detailed in <em>Your Schedule of Insurance</em> if Your Pet dies or has to be put to sleep by a vet following an accident during the Period of Insurance.</td>
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<tr>
<td><strong>Death due to Illness</strong></td>
<td>Section 6 - Death due to Illness</td>
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<tr>
<td>The purchase price of Your Pet up to the Maximum Benefit as detailed in <em>Your Schedule of Insurance</em> if Your Pet dies from an Illness or is put to sleep by a vet as a result of an Illness.</td>
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<tr>
<td><strong>Holiday Cancellation</strong></td>
<td>Section 7 - Holiday Cancellation</td>
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<tr>
<td>Any travel and accommodation expenses up to the Maximum Benefit as detailed in <em>Your Schedule of Insurance</em> that You cannot recover if You have to cancel within 7 days of Your booked departure date or cut short your holiday because Your Pet has either gone missing or is injured or shows sign of any Illness and needs immediate life saving surgery.</td>
<td></td>
</tr>
</tbody>
</table>

| Significant Exclusions or Limitations | |
| Any hospitalisation that is either known or foreseeable before cover commences. | Any amount if You are in hospital for less than 4 consecutive days during each hospital stay. |
| Any reward to a person living with You. | Any reward that exceeds £200. |
| Any amount until 90 days after the date of loss. | Any amount if a claim is not made within 6 months from the date of loss. |
| Death caused by Illness. | Any amount after 6 months from the date of loss. |
| Any amount after 180 days from the date of loss. | If You did not pay for Your Pet or cannot provide evidence of the purchase price We will pay the Market Value instead. |
| Death as a result of an Illness that happens within the first 14 days of the first Period of Insurance of Your policy. | Any claim if Your Pet aged 5 years and above. |
| If You did not pay for Your Pet or cannot provide evidence of the purchase price We will pay the Market Value instead. | Any claim if Your Pet aged 5 years and above. |
| Any costs related to a holiday booked within 28 days of departure. | You must pay the first £75 of any claim under this section. |
| Any costs related to an injury or Illness that is excluded. | Any costs related to an injury or Illness that is excluded. |
### Optional Cover

**Accidental Damage to Third Party Property**

The cost of repairing or replacing accidentally damaged personal property up to the *Maximum Benefit* as detailed in the *Schedule of Insurance* and caused by *Your Pet* while visiting someone else’s property.

### Significant Exclusions or Limitations

- Damage to personal property owned by or in the control of *You*, *Your* family, employee or guest.
- Damage to any personal property belonging to any person entrusted with the care, control and custody of *Your Pet*.
- Any damage occurring when *Your Pet* is left in a home where no person aged 18 or over is present.
- Damage to any motor vehicle or its contents.
- Damage caused by *Your Pet* fouling, vomiting or urinating on/in any items.

### Overseas Travel Option

If *You* wish to travel overseas on holiday with *Your Pet* under the Pet Travel Scheme, *You* can extend the cover provided in the United Kingdom to include Europe. The cover is extended to include quarantine costs, the loss of *Your Pet’s* passport, repeat worming treatments (dogs only) and emergency accommodation expenses.

### Pre-Existing Conditions

Costs arising from any *Condition* of which *You* were aware before the start of *Your Journey*.

Costs if the microchip was not checked and functioning properly within 14 days prior to *Your* departure on *Your Journey*.

*Journeys* are restricted to a maximum period of 60 days within Europe.

### Third Party Liability Option – Dogs Only

Covering *Your* legal liability up to the *Maximum Benefit* as detailed in *Your Schedule of Insurance* if *Your* dog causes injury or death to a third party or damage to their property.

*You* must pay the first £250 of any claim for physical damage under this section.

Any costs if *You* are insured under any other liability policy unless that cover has been exhausted.

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### Policy Section

- **Section 8 - Accidental Damage to Third Party Property**
- **Sections 9 to 11**
- **Section 12 - Third Party Liability**
Petguard is a trading style of Thistle Insurance Services Ltd, underwritten by Alpha Insurance A/S, registered office, Harbour House I, Sundrøgsgade 21, DK-2100 Copenhagen, Denmark, registered in Denmark no. CVR: 2106 4440. Thistle Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority. Alpha Insurance A/S are authorised and regulated by the Danish Financial Services Authority to conduct insurance business within the EEA.