

# Pet Insurance

## Insurance Product Information Document

Company: Animal Friends Pet Insurance

**animal  
Friends**  
Pet Insurance

Product: Accident Only Policy

Animal Friends is an intermediary registered in the U.K and authorised and regulated by the Financial Conduct Authority (307858). Animal Friends acts on behalf of Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar (87598) and are licenced by the Gibraltar Financial Services Commission. This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided on our website and in your policy documentation.

### What is this type of insurance?

Our Accident Only pet insurance policy will only provide cover for injuries sustained in an accident. You won't be covered for any illnesses and there are no additional benefits to this policy.



#### What is insured?

- ✓ Vet fees up to £2,500 per year up to a lifetime condition limit of £15,000 for any injury or condition caused by an accident. (Cover is provided up to the maximum limits as specified in your schedule subject to the policy excess and any applicable co-payment).

See your policy documentation for further details



#### What is not insured?

- ✗ Any claim or costs for or relating to a pre-existing condition or for an accident, or injury that first showed clinical signs at any time before the start date of the policy
- ✗ Any accident which occurs in the first 5 days of the policy
- ✗ Any dental or gum treatment
- ✗ Any costs associated with damage to the cruciate ligament

See your policy documentation for further details



#### Are there any restrictions on cover?

- ! You must pay the excess for each new claim in a policy year
- ! A co-payment is payable by you for Dogs aged 8 years and older and for Cats aged 10 years and older

See your policy documentation for further details



## Where am I covered?

- ✓ Cover is provided for accidents that occur in the UK, the Channel Islands and the Isle of Man



## What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet
- You must keep us up-to-date with any changes to your circumstances or your pet's health
- You must ensure your pet is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination
- You must ensure your pet is wormed regularly in order to be able to claim for any treatment preventable by having your pet wormed
- When making a claim you must provide a completed claim form and the full medical history within 90 days of the treatment being claimed for



## When and how do I pay?

- You can pay monthly by direct debit
- You can pay annually using a debit or credit card, or by cheque



## When does the cover start and end?

- You can choose the date your cover starts, subject to the waiting periods. Please see your policy schedule for your exact start and end date
- Your policy will run for 12 months from the commencement date



## How do I cancel the contract?

You can cancel your policy at any time by calling Animal Friends on 0344 557 0300 or emailing on [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).