



## PETWISE POLICY SUMMARY

**This policy summary does not contain the full details of your policy, and should be read in conjunction with your Policy Documents.**

### Who is the Insurer?

Zenith Insurance plc provides the pet insurance cover as set out in your Policy Document for all sections of this policy. Zenith Insurance plc, authorised insurers, registered in Gibraltar No: 84085. Registered Office: 846-848, Europort, Gibraltar. Zenith Insurance plc is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Financial Service Register Number 211787). Zenith Insurance plc is a member of the Association of British Insurers.

### What is the duration of the policy?

This is an annual insurance contract providing twelve months continuous cover.

### Cancellation

Once you have purchased a policy, you have 14 days from the start date within which you can cancel. Upon receipt of your cancellation request we shall cancel your policy and provided no claims have been made you shall receive a refund of any premium you have paid less the administration charge detailed in the Petwise Terms of Business. If you wish to cancel the policy at any other time, a pro-rata charge will be made as well as the administration charge detailed in the Petwise Terms of Business. If you have made a claim during the current year of insurance, your full premium and any applicable fees will be due (unless the claim is for the death of your pet when a pro-rata charge will be made) if you are paying by instalments the rest of the years premium becomes due. If you wish to cancel your policy please contact us by calling 0333 003 2271.

	Bronze (up to)	Silver (up to)	Gold (up to)	Platinum (up to)
Veterinary Fees	£1,000	£3,000	£5,000	£7,500
Policy type	Maximum Benefit	Maximum Benefit	Maximum Benefit	Lifetime
Fixed excess (per condition, per year)	£85	£85	£85	£85
Variable excess (per condition, per year)	10%	10%	10%	10%
Dental cover	Accident only (up to policy limit)	Accident only (up to policy limit)	Accident only (up to policy limit)	Accident only (up to policy limit)
Death from illness	£250	£500	£1,000	£1,500
Death from accident	£250	£500	£1,000	£1,500
Third party liability (dogs only)	£1 Million	£1 Million	£1 Million	£1 Million
Accidental damage	N/A	N/A	£500	£500
Advertising and reward	£500	£750	£1,000	£1,500
Loss by theft or straying	£250	£500	£1,000	£1,500
Boarding fees	£750	£1,000	£1,500	£2,000
Holiday cancellation	£1,000	£1,000	£1,000	£2,000
Quarantine expenses	£150	£150	£150	£150
Emergency expenses abroad	£150	£150	£150	£500
Overseas travel	Up to 30 days	Up to 30 days	Up to 364 days	Up to 364 days
Bereavement counselling	✓	✓	✓	✓
Pet Legal	✓	✓	✓	✓
Pet Minders	✓	✓	✓	✓

Petwise is arranged and administered by Ultimate Insurance Solutions Limited who are authorised and regulated by the Financial Conduct Authority (No. 311368). Registered in England and Wales Number 3299891. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB.

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You can check this by visiting the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or contacting the Financial Conduct Authority on 0800 111 6768.



**Significant exclusions and limitations:**

- Conditions which occurred or existed in any form prior to the start date of the policy or within the first 14 days are excluded from cover.
- Veterinary fees excesses are amounts that you pay towards the cost of treatment. The excess consists of a fixed amount and variable (percentage) amount. The fixed amount will be deducted once per condition, per year. The variable (percentage) excess amount is a percentage of all treatment costs after deduction of the fixed excess amount and payable on all claims.
- You must send us your veterinary fees claims within 60 days of the treatment occurring.
- The costs of dentistry is excluded from this policy unless it is the result of an accident.
- Cover for death from illness does not apply to dogs aged 9 and over and cats aged 11 and over.
- Costs arising from preventative and elective treatments, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth are excluded.

Please refer to the Exclusions and General Exclusions sections of the policy wording for further details.

**How do you make a claim?**

To make a claim you must contact Petwise, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL or on telephone number 0333 003 2275 or by emailing [petclaims@ultimateservices.co.uk](mailto:petclaims@ultimateservices.co.uk).

**How do you complain?**

If you wish to make a complaint regarding the policy or a claim, please contact the Petwise, The Complaints Manager The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL or alternatively call us on 0333 003 2271 or email [complaints@ultimateservices.co.uk](mailto:complaints@ultimateservices.co.uk).

If you are not satisfied with Petwise final decision, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, telephone 0800 023 4567 from a landline or 0300 123 9123 from a mobile phone or alternatively you can use the [Online Dispute Resolution Platform \(ODR\)](#).

A copy of Petwise complaints procedure is available on request from the address above.

**Would I receive any compensation if the insurer were unable to meet its liabilities?**

If we or the insurer are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100.