

# Your Private pet insurance policy summary

## Policy summary – NatWest Private Pet Insurance

keyfacts®

This document is a summary of the key features of the NatWest Private Pet Insurance policy. It does not contain the full terms and conditions of the contract and it does not form part of any contract between us and you. The full terms and conditions can be found in the NatWest Private Pet Insurance policy wording.

### Who is the policy underwritten by?

NatWest Private Pet Insurance is underwritten by U K Insurance Limited.

### What type of insurance cover does the policy provide?

NatWest Private Pet Insurance policy provides insurance protection for your cats and dogs.

### How long does the policy cover last?

This policy will run for 12 months or as shown on the policy schedule and has a choice of payment options. We will contact you before the end of the period of insurance to offer to renew your policy. We will inform you of the premium and any changes to the policy conditions. If we are unable to renew your policy we will tell you of this at least 21 days before the end of the policy.

### What are the significant features and benefits of the policy?

This policy is designed to provide cover towards your pets' treatment of illness and injury. There are also additional benefit options available so that you can tailor your policy. Some of the features are outlined below, but you should refer to the Policy Wording for a full description of the insurance cover offered.

### Cover provided

#### Vet fees

Necessary treatment for each illness, injury or disease up to £8,000 per period of insurance. This includes up to:

£1,000 towards complementary treatment

£250 towards behavioural disorders

£250 towards clinical diet to treat a condition

£250 towards transportation costs to a referral vet

£500 towards dental treatment

£100 towards the cost of putting your pet to sleep

### Optional benefits

(included if shown on your schedule)

#### Death from an accident or illness

The purchase price of your pet if it dies as a result of an accident or illness up to £1,500.

(This is included under the loss of pet and boarding fees benefit on your schedule.)

#### Advertising and reward

Up to £1,500 towards local advertising costs if your pet is lost or stolen. This includes up to £500 for reward.

(This is included under the Loss of Pet and Boarding Fees benefit on your schedule.)

#### Theft and straying

The purchase price up to £1,500 if your pet is lost or stolen and has not been found after 45 days.

(This is included under the Loss of Pet and Boarding Fees benefit on your schedule.)

#### Boarding kennel fees

Up to £1,000 towards costs that you have to pay to have your pet looked after should you or a family member who permanently lives with you need to be hospitalised for more than four days in a row.

(This is included under the loss of pet and boarding fees benefit on your schedule.)

#### Holiday cancellation

Up to £5,000 for expenses that you cannot get back from anywhere else if you have to cancel your holiday or for extra expenses to get you home because your pet needs sudden unexpected life saving surgery in the seven day period prior to you going or if your pet goes missing whilst you are away or in the seven day period prior to you going.

#### Third party liability

Applicable to dogs only - up to £2 million towards costs you become legally liable to pay as compensation for accidental bodily injury or accidental damage caused to property.

### Overseas travel cover

This extends to all of the above (if shown on your schedule) to cover journeys to countries included in the government's Pet Travel Scheme. In addition to extending cover for sections shown on your schedule while on a journey cover is provided for:

- Quarantine costs – up to £2,000
- Loss of your pet's passport – up to £250
- Repeat tick and worming treatment – reasonable fees
- Emergency expenses abroad – up to £500 per journey

### Services provided

#### Fast, straight forward claims process

Our claims process is designed to be as fast and simple as possible, with dedicated claims handlers managing everything on your behalf until the claim is settled. We also ask for a minimum amount of paperwork and will keep you regularly updated at every step of the claims process.

### What are the significant exclusions or limitations of the policy?

#### General exclusions

- Claims under any section of cover where you have not paid the premium.
- Claims for or in connection with any condition or event arising due to illness or disease within the first 14 days of your pet being covered.
- Claims in connection with or arising from any pre-existing condition.
- Claims that are in any way linked to vicious tendencies or behavioural disorders your pet showed signs of before cover started.
- Claims arising from your pet worrying livestock.
- Claims where your pet has been used or claims arising from the use of your pet for commercial, racing, breeding, work or security purposes unless we have agreed to this.

### Section B

- Vet fees – the excess or co-insurance amount as stated on your policy schedule for each unrelated condition or behavioural disorder payable each period of insurance. For pets aged seven or older, you must pay the excess as shown on your schedule plus 20% of every claim for each separate condition.
- Claims for vet fees for ongoing treatment costs if the premium has not been received at the time the treatment costs arose. Ongoing claims for treatment costs of a condition or behavioural disorder will only be covered if you continue to pay the premium and the policy remains in force.
- Vet fees in connection with any preventative or non-essential treatment, tests or diagnostic procedures, prescribed general health supplements or routine examinations and treatment or for any treatment in connection with pregnancy or giving birth.
- Vet fees in connection with any food such as (but not limited to) dry, wet and liquid food or for any clinical diet prescribed for the sole purpose of helping your pet lose weight and clinical diet prescribed in order to prevent any condition.
- Vet fees in connection with any dental treatment if your pet has not received a dental check-up every year and had any treatment recommended by your vet carried out within three months of the recommendation.

### Section C

- Any claims for death from illness for dogs aged nine years and older or for cats aged 11 years and older.
- More than you paid for your pet in relation to death from accidental injury or illness and theft and straying.

#### Section D

- Advertising and reward – any reward claimed by a member of your family or anyone living with you.

#### Section E

- Theft and straying more than you paid for your pet.
- Any claim for loss or straying arising within the first 14 days of the pet being covered.

#### Section F

- Any costs for boarding kennel fees as a result of nursing home care or convalescence care that you do not receive in hospital or any costs as a result of any hospital stay that is not on the advice of a doctor, specialist or consultant.

#### Section G

- Holiday cancellation – the first £100 for any claim.
- Holiday cancellation claims arising from a condition that you were aware of prior to booking your holiday or any claims if treatment could have been provided eight days or more before you were due to go away and by having that treatment the life saving surgery could have been avoided.

#### Section H

- Third party liability – the first £250 of compensation or legal proceedings for any claim. Any claims arising from loss or damage to property belonging to or in the custody of you and your family, any person employed by you, members of your household or people whom you have asked to look after your pet.

#### Section I

- Overseas travel cover – we will not pay any compensation, costs or expenses for liability if these arise because you are responsible under the laws of the USA or Canada.
- More than three trips a year and journeys of more than 30 days.

#### How do I cancel the policy?

If this cover does not meet your needs please call our customer helpline number **0800 533 5204** within 14 days of receiving your documents. We will return any premium you have paid as long as no claims have been made during that time.

After 14 days, you may cancel your policy at any time by informing us. Any return premium will be calculated on a pro-rata basis as long as no claims have been made in the current period of insurance.

#### How do I make a claim?

Please contact us immediately on **0800 533 5205**. We will need you to provide full details of the claim, when it happened and the circumstances of the loss. For further details of how to make a claim please refer to the policy wording.

#### How do I make a complaint?

If you need to complain, please call us on our helpline number **0800 533 5204**. If you wish to complain in writing send your letter to:

**NatWest Private Insurance, 8th Floor, Direct Line House, The Headrow, Leeds, LS1 8HZ**

If we cannot resolve the difference between you and 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 Number 0300 123 9123 or 0800 023 4567.

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](http://www.fscs.org.uk)

---

For more information: **Call 0800 533 5204**

Or visit [natwest.com/privateinsurance](http://natwest.com/privateinsurance)

---