

# NCI Pet Insurance Life Premium

## Policy Summary



This is a summary of NCI Pet Insurance Life Premium. 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.ncipetinsurance.com/about-us/documents](http://www.ncipetinsurance.com/about-us/documents). For more information please call our customer helpline on **01423 535057**.

### Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

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

This policy covers the cost of veterinary fees if your pet is injured or becomes ill as a result of a medical condition 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 be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided such 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 535057** or emailing [petclaims@ncionline.co.uk](mailto:petclaims@ncionline.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.ncipetinsurance.com/pet/how-to-claim](http://www.ncipetinsurance.com/pet/how-to-claim) 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: NCI PetInsurance, 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, NCI Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate HG1 1JD. Alternatively you can telephone The Complaints Manager on **01423 535057**. 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 the 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](http://www.fscs.org.uk)

| Section of Cover   | Significant features and benefits   | Significant or unusual exclusions, conditions and limitations   |
|--|---|---|
| <p>Veterinary Fees (Section 1A) &amp; Complementary Treatment (Section 1B)</p>   | <p>We will pay the cost of veterinary treatment required to treat illness and injury during the lifetime of your pet. This includes cover for veterinary treatment that is necessary whilst on holiday in agreed countries (maximum 45 days for all journeys during policy year).</p> <p>We will also pay for complementary treatment recommended by your vet carried out in the UK to treat an illness or injury.</p> <p>The maximum benefit you can claim in each policy year for all injuries and illnesses is shown on your Statement of Fact.</p> <p>Providing you renew your policy each year and continue to pay the premium, the policy will give you continuous cover for veterinary fees for ongoing or long term conditions.</p> | <p>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, an excess will be applied to each benefit.</p> <p>If treatment of a condition falls into two or more policy years, we will deduct the fixed excess from the first claim for that condition in each policy year.</p> <p>If your pet is over 10 years old (over 7 years old for select breeds) you will pay a percentage of all treatment costs in addition to the fixed excess. See Section A and Section B 1A and 1B of the Policy Terms and Conditions.</p> <p>We will not pay any claim for:</p> <ul style="list-style-type: none"> <li>- Pre-existing conditions</li> <li>- Illness which starts in the first 14 days of cover</li> <li>- Preventative or elective treatment, vaccination, spaying, castration, pregnancy or giving birth</li> <li>- Dental treatment, unless the pet had a dental examination in the previous 12 months</li> <li>- Complementary treatment other than that covered by the policy, see Section A and Section B, 1B.</li> </ul> <p>Your pet must receive regular annual check-ups, vaccinations and dental examination.</p> |
| <p>Death from Injury (Section 2) &amp; Death from Illness (Section 3)</p>  | <p>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 or illness. The maximum amount you can claim is shown on your Certificate of Insurance.</p>   | <p>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.</p> <p>We will not pay any claim for death:</p> <ul style="list-style-type: none"> <li>- caused by a pre-existing condition</li> <li>- caused by illness that starts in the first 14 days of cover</li> <li>- following euthanasia unless the vet confirms this was necessary to prevent the pet suffering</li> <li>- outside the UK.</li> </ul>  |
| <p>Theft or Straying (Section 4) &amp; Advertising and Reward (Section 5)</p>  | <p>We will pay the price you paid for your pet if it is stolen or goes missing in the UK and cannot be found.</p> <p>We will also pay the cost of advertising and reward if your pet goes missing or is stolen in the UK and agreed countries.</p>  | <p>You must do all you can to find or recover your pet, including</p> <ul style="list-style-type: none"> <li>- telling the appropriate authority and asking for written confirmation of your report</li> <li>- telling vets and rescue centres in the area local to where your pet was last seen within 5 days of your pet going missing.</li> </ul> <p>For 'Theft and Straying' claims you must advertise the loss of your pet. For 'Advertising and Reward' claims we will not pay expenses incurred without our prior consent or any reward advertised without our agreement.</p>  |
| <p>Third Party Liability (Section 6) - Dogs only</p>   | <p>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.</p>   | <p>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.</p>   |
| <p>Boarding Fees (Section 7)</p>   | <p>Cover for the cost of boarding your pet, or arranging for someone to look after your pet, if you are in hospital for 4 or more consecutive days.</p>   | <p>Any claim for hospital admission due to</p> <ul style="list-style-type: none"> <li>- pregnancy, birth or treatment not related to an accident or illness</li> <li>- treatment for alcoholism, drug abuse, attempted suicide or self-inflicted injury.</li> </ul>   |
| <p>Holiday Cancellation (Section 8)</p>  | <p>Cover for holiday cancellation and abandonment for journeys in the UK and agreed countries due to injury or illness of your pet.</p>   | <p>Any amount you can claim back from elsewhere.</p> <p>Any claim relating to an illness or injury that is excluded by these terms and conditions.</p>  |
| <p>Emergency Repatriation (Section 9)</p>  | <p>Cover for additional accommodation and travel costs if you need to make alternative arrangements to return home due to an illness or injury happening to your pet during a journey to agreed countries.</p>  | <p>We will not pay any claim for emergency repatriation:</p> <ul style="list-style-type: none"> <li>- caused by a pre-existing condition</li> <li>- caused by illness that starts in the first 14 days of cover.</li> </ul>   |
| <p>Quarantine Expenses and Loss of Documents (Section 10)</p>  | <p>Cover for quarantine costs or replacement documentation and additional accommodation and travel expenses if your pet cannot return to the UK or is quarantined on return to the UK in the event of an illness first showing clinical signs during the journey, failure of the microchip, or loss/theft of your pet's travel documents.</p>   | <p>We will not pay any claim for Quarantine Expenses and Loss of documents:</p> <ul style="list-style-type: none"> <li>- relating to an illness that is excluded by these terms and conditions</li> <li>- as a result of a microchip reader failing to read a microchip.</li> </ul>   |
| <p align="center"><b>Other limitations, conditions and exclusions apply – refer to the Policy Terms and Conditions for full details.</b></p> <p align="center"><b>Additional exclusions may apply to your policy and if applicable these will be shown on your Certificate of Insurance.</b></p> |   |   |

# Important Information

## Important Notice – Information and changes we need to know about

We, us, our, Aviva means – Aviva Insurance Limited, the underwriter of this policy.

You must take reasonable care to provide complete and accurate answers to the questions NCI asks when you take out, make changes to, and renew your policy. Please read any assumptions carefully and confirm if they apply to your circumstances.

Please tell NCI immediately if any of the information provided by you changes after you purchase your policy, or if there are any changes to the information set out in your schedule at your renewal. You must also tell NCI immediately if any of the following changes take place:

- You change address.
- You change your bank details (if you pay monthly premiums).
- You move abroad permanently.
- You are going to be temporarily resident outside the UK for more than 6 months during the period of insurance.
- Your pet is used for security, guarding, track racing or coursing.
- Your pet is neutered or spayed.
- Your pet is microchipped
- Any changes in the health of your pet, regardless of whether or not you have made a claim on this policy.
- You sell your pet or transfer ownership of the pet to another person.
- Your pet is diagnosed with a behavioural illness.
- Your pet dies.

If you are in any doubt, please contact NCI.

When you notify NCI of a change, NCI will tell you if this affects your insurance; for example, whether we are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform NCI about a change it may affect any claim you make.

If the information provided by you is not complete and accurate either us or NCI may:-

- revise the premium; and/or
- cancel your policy; and/or
- refuse to pay a claim; and/or
- exclude cover for a pre-existing condition.

Each renewal invitation is offered using the information NCI hold at the time it was issued. NCI may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim, even if they are notified of this after your renewal date.

We recommend that you keep a record (including copies of letters) of all information supplied to us and NCI for future reference.

## Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are both NCI and Aviva.

### Insurance Administration

Your information may be used for the purposes of insurance administration by the Data Controllers, their associated companies and agents. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will

ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, we or our agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

### **Sensitive Data**

In order to assess the terms of the insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by us or our agents.

### **Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to, please contact us.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

You should show these notices to anyone who has an interest in the insurance under the policy.

### **Renewing Your Insurance**

NCI will contact you in writing at least 14 days before your renewal date and will either:

1. Give you an opportunity to renew your insurance for a further year and tell you:
  - about any changes we are making to the terms and conditions of your policy;
  - to review your circumstances and consider whether this insurance continues to meet your needs;
  - to check that the information you have provided NCI with is still correct, and tell NCI if anything has changed; and
  - the price for next year.

If you wish to make any changes at renewal, please contact NCI.

Or

2. Let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:

- when the product is no longer available; or
- when we are no longer prepared to offer you insurance for reasons such as:
  - we or NCI reasonably suspect fraud;
  - we have changed our acceptance criteria;
  - your pet is no longer eligible for cover; and/or
  - where you have not taken reasonable care to provide complete and accurate answers to the questions we or NCI ask. See the 'Important Notice - Information and changes we need to know about' section within this document.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your right to cancel' within your policy terms and conditions, which explains how this works.

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

Your policy will not be automatically renewed if:

- you have contacted NCI to cancel your continuous payment authority since you purchased the policy or your last renewal; or
- NCI no longer offers you the continuous payment method if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens NCI will advise you of this within your renewal letter and you will need to contact NCI to make payment before we can renew your policy.

## Your Cancellation Rights

**You** have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract 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 be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided such cover.

To cancel, please contact **01423 535057** or write to **us** at the following address:

**NCI Pet Insurance, 4<sup>th</sup> Floor, Clarendon House, Victoria Avenue, Harrogate HG1 1JD**

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling-off period, please refer to the 'Cancelling this policy' section of your policy terms and conditions.

## If You Have a Complaint

We hope that you will be very happy with the service that both NCI and we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact NCI Customer Services on 01423 535057 or write to NCI Pet Insurance, 4<sup>th</sup> Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD or email [complaints@ncionline.co.uk](mailto:complaints@ncionline.co.uk). We are covered by the Financial Ombudsman Service. If you have complained to NCI and they have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Regulatory Status

NCI Pet Insurance is a trading style of NCI Insurance Services Limited. NCI Pet Insurance policies are sold and

administered by NCI Insurance Services Limited. Registered In England No 4741145. Registered Office : 4<sup>th</sup> Floor Clarendon House, Victoria Avenue, Harrogate, North Yorkshire HG1 1JD. NCI Insurance Services Limited is an Appointed Representative of NCI Vehicle Rescue plc, which is authorised and regulated by the Financial Conduct Authority (Firm Reference 307654).

Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office : Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm's reference number is 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

## **Choice of Law**

The law of England and Wales will apply to this contract unless:

- 1) you and the insurer agree otherwise; or
- 2) at the date of the contract you are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## **Making a claim – Telephone Contact Points**

Should you need to make a claim under this policy, please contact NCI on 01423 535057.

## **Ensuring You Have Continuous Cover**

If you are thinking of cancelling or not renewing with us, make sure you can get the alternative cover you need before your policy ends.

## **Copy Policy Availability**

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please contact NCI on 01423 535057.

## **Telephone Call Recording**

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

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.