



This is a summary of NCI Pet Insurance Life. 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.ncionline.co.uk/documents. For more information please call our customer helpline on **01423 535 057**.

Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

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

NCI Pet Insurance provides cover for veterinary treatment costs, due to illness or injury, for the lifetime of your pet. However, we do not cover any illness or injury (including clinical signs) which happened before cover started.

Although cover is annually renewable, provided we offer and you accept our renewal invitation, your pet will benefit from continuous cover, including costs for recurring conditions. Once renewed the maximum limits for the cover selected will be available again.

It is important to note policy terms and conditions can change over time, for example in addition to any excess payable you will be required to contribute to the cost of treatment once your pet reaches 10 years of age (7 years for selected breeds). Additionally, premiums will increase due to factors such as your pet's age, claims history and our view of future costs of providing 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 535 057** or emailing 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.ncionline.co.uk/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 Pet Insurance, 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 535 057**. 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 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.

Section of Cover	Significant features and benefits	Significant or unusual exclusions, conditions and limitations
Veterinary Fees (Section 1A) & Complementary Treatment (Section 1B)	<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 aged 10 years or over (7 years old for select breeds) you will pay a contribution towards 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"> • Pre-existing conditions. • Illness which starts in the first 14 days of cover. • Preventative or elective treatment, vaccination, spaying, castration, pregnancy or giving birth. • Dental treatment, unless the pet had a dental examination in the previous 12 months. • Complementary treatment other than that covered by the policy, see Section A and Section B, 1B. <p>Your pet must receive regular annual check-ups, vaccinations and dental examination.</p>
Death from Injury (Section 2) & Death from Illness (Section 3)	<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>	<ul style="list-style-type: none"> • 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>We will not pay any claim for death:</p> <ul style="list-style-type: none"> • Caused by a pre-existing condition. • Caused by illness that starts in the first 14 days of cover. • Following euthanasia unless the vet confirms this was necessary to prevent the pet suffering. • Outside the UK • Caused by illness, if your pet is a select breed aged 5 years or older, or any other pet aged 8 years or over.
Theft or Straying (Section 4) & Advertising and Reward (Section 5)	<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"> • Telling the appropriate authority and asking for written confirmation of your report • Telling vets and rescue centres in the area local to where your pet was last seen within 5 days of your pet going missing. <p>For 'Theft and Straying' claims you must advertise the loss of your pet.</p> <ul style="list-style-type: none"> • For 'Advertising and Reward' claims we will not pay expenses incurred without our prior consent or any reward advertised without our agreement.
Third Party Liability (Section 6) - Dogs only	<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>
Boarding Fees (Section 7)	<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"> • Pregnancy, birth or treatment not related to an accident or illness. • Treatment for alcoholism, drug abuse, attempted suicide or self-inflicted injury.
Holiday Cancellation (Section 8)	<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>
Emergency Repatriation (Section 9)	<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"> • Caused by a pre-existing condition. • Caused by illness that starts in the first 14 days of cover.
Quarantine Expenses and Loss of Documents (Section 10)	<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"> • Relating to an illness that is excluded by these terms and conditions. • As a result of a microchip reader failing to read a microchip.
<p style="text-align: center;">Other limitations, conditions and exclusions apply – refer to the Policy Terms and Conditions for full details. Additional exclusions may apply to your policy and if applicable these will be shown on your Certificate of Insurance.</p>		