

Policy summary

In plain English



THE KENNEL CLUB
HEALTHCARE PLAN

In the event of a claim

To request a claim form

call: 01296 319 239

Or download a claim form

visit: www.kcinsurance.co.uk

To discuss a claim

call: 0870 379 9010

Helplines

All policies automatically include access to the following helplines.

Healthcare away from home

call: 0870 609 1438

If you and your dog are away from home whilst in the United Kingdom and your dog needs urgent veterinary care, you have access to a helpline so you can identify the nearest vet to you.

Pet minders

call: 0870 609 1438

This enables you to locate a registered pet minder (on a national basis) for either a few minutes or indeed weeks, in order to look after your dog whilst you are away.

PETS travel scheme

call: 0845 933 5577

For information on how to obtain a PETS Travel Scheme Pet Passport.

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording, which should be read in conjunction with your policy schedule.

NAME OF INSURER

The insurer of this policy for sections 1, 2, 3, 5, 6, 7 & 8a, b, c, d is Agria International Forsakring AB, and the insurer of this policy for sections 4 & 8e is Groupama Insurance Company Limited.

TYPE OF INSURANCE AND COVER

This is dog insurance and the standard policy provides cover for:-

1. The cost of veterinary fees.
2. Advertising and reward costs to help find your dog if it is lost, stolen or strays.
3. Travel and accommodation expenses if your usual vet refers you to another vet.
4. Third party liability cover, should you become liable for your dog causing death or injury to another person or damage to property.

In addition to the standard policy, you can opt to add any one or a combination of the following extensions to your policy. These will be noted in your schedule of insurance. The different extensions provide cover for:-

5. The purchase price of your dog if it dies, or is lost by theft or straying.
6. Cover for breeders, for fertility examination, gestation and whelping, and veterinary fees for puppies.
7. Boarding kennel or daily minding fees should you go into hospital; and holiday cancellation costs should your dog require emergency life saving treatment.
8. Overseas travel for quarantine costs, repeat tick and worming treatment, loss of pet passport, emergency expenses cover abroad and third party liability cover.

CONDITIONS

You must ensure that your dog has received the required vaccinations. Failure to comply with this may jeopardise your claim(s) and/or policy – please refer to the 'General Conditions' in the policy wording for a full description.

DURATION

This is an annually renewable policy. The period of insurance is shown in your schedule.

CANCELLATION PERIOD

You are free to cancel this policy at anytime.

A full explanation of your cancellation rights can be found on page 16 of your full Terms and Conditions booklet.

To exercise your right of cancellation you may telephone us on **0870 379 9090**, email us via our website at www.kcinsurance.co.uk, or write to us at:

Kennel Club Healthcare Plan
2b Alton House Office Park
Gatehouse Way
Aylesbury
HP19 8XU

CLAIM NOTIFICATION

To advise us of a claim, contact us by telephone on 01296 319 239, or download a claim form via our website at www.kcinsurance.co.uk.

MAKING YOURSELF HEARD AND COMPLAINTS

Any complaint you may have should, in the first instance, be addressed to the Kennel Club Healthcare Plan. Please refer to the policy wording for details of the complaints procedure.

If you have complained to us and we have been unable to resolve your complaint, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Agria International Forsakring AB and Groupama Insurance Company Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme:

Compulsory insurance is covered in full.

Non-compulsory insurance is protected for 90% of the claim.

Full details are available at www.FSCS.org.uk

KEY FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS

SECTION 1 – Veterinary Fees

Features and Benefits

The cost of reasonable fees for veterinary treatment of your dog by a vet, up to the maximum veterinary benefit, as specified in your schedule, including: -

- Alternative and/or complementary treatment carried out up to £750,
- Costs of treatment for behavioural problems by a behaviourist up to £250,
- 50% of the cost of a prescription diet up to £250,
- Costs for your dog to be cremated or buried up to £150.

Significant Exclusions

- The fixed excess, which is the amount you pay towards the first occurrence of each separate illness or injury claimed for during each period of insurance. In addition to the fixed excess, a percentage excess applies and will be deducted from all claims submitted. The percentage excess will be calculated on the amount left after the fixed excess has been deducted. The fixed and percentage excess applicable to your policy are specified in your schedule.
- Pre-existing medical conditions or illnesses occurring within the first 10 days of the start of the policy.
- The cost of any dental illness where your policy has not been in force for at least 12 months.
- Costs arising from preventative and elective treatment, routine examinations, vaccination, spaying, castration, caesarean section, pregnancy or giving birth.

SECTION 2 – Advertising and Reward

Features and Benefits

The cost of local advertising, up to a maximum of £1,000, if your dog is lost, stolen or strays, including the cost of a suitable reward up to £250.

Significant Exclusions

- Any amount if your dog is lost, stolen or strays within 10 days of the start of the policy.
- Any amount if you do not ask for our approval before you advertise or try other methods of finding your dog.
- Any amount if you do not notify us within 7 days of your dog becoming lost, stolen or straying.

SECTION 3 – Travel and Accommodation Expenses

Features and Benefits

The cost of travel and accommodation expenses up to a maximum of £300 per period of insurance, if your vet recommends another vet treats your dog.

Significant Exclusions

- Any amount unless the cost of treatment is covered under 'Section 1 Veterinary Fees'.

SECTION 4 – Third Party Liability

Features and Benefits

Legal liability up to £2,000,000 if someone is accidentally injured or killed or their property is accidentally lost or damaged as a result of an incident involving your dog.

Significant Exclusions

- The first £100 of each claim for loss or damage.
- Any claim for damages for injury or damage to property where the claimant is a person in your family, lives in your home, works for you or is looking after your dog with your permission.
- Third party liability if your dog injures someone or damages their property whilst outside the United Kingdom, Isle of Man and the Channel Islands.

SECTIONS 5, 6, 7 & 8 are all optional policy extensions that you can choose to add to your policy.

SECTION 5A – Death due to Illness or Injury

Features and Benefits

The purchase price of your dog, up to a maximum of £2,500, if it dies or has to be put to sleep by a vet following an illness or injury.

Significant Exclusions

- Any amount if the death results from an illness or injury first occurring or showing clinical signs before the policy starts, or in the case of illness, first occurring within the first 10 days of the start of the policy.
- Any claim if your dog dies from an illness and is over the age specified in your schedule.

SECTION 5B – Loss by Theft or Straying

Features and Benefits

The purchase price of your dog, up to a maximum of £2,500, if it is lost, stolen or strays and is not recovered within 45 days.

Significant Exclusions

- Any amount if the appropriate authorities have not been notified within 48 hours.
- Any amount if your dog is lost, stolen or strays within 10 days of the start of the policy.
- Any amount if you do not notify us within 7 days of your dog becoming lost, stolen or straying.

SECTIONS 6A & 6B – Fertility Examination, Gestation and Whelping

Features and Benefits

The cost of fertility examinations, and veterinary treatment for gestation and whelping up to a combined maximum cost of £1,000.

Significant Exclusions

- The fixed excess, which is the amount you pay towards the first occurrence of each separate illness or injury claimed for during each period of insurance. In addition to the fixed excess, a percentage excess applies and will be deducted from all claims submitted. The percentage excess will be calculated on the amount left after the fixed excess has been deducted. The fixed and percentage excess applicable to your policy are specified in your schedule.
- Fees for caesarean sections in the following breeds: English Bulldog, French Bulldog, Boston Terrier, Pekingese.
- Any costs for veterinary treatment required, due to a fertility disorder, complication of gestation, dystocia, or weak or fading puppies, first occurring within 12 weeks of the start of this section of cover.
- Any claim once the dog has whelped 6 litters.

SECTION 6C – Death due to Gestation or Whelping

Features and Benefits

The purchase price of your dog, up to a maximum of £2,500, if it dies due to an illness or injury connected with gestation or whilst whelping.

Significant Exclusions

- Any amount if your dog is under the age of 1 year or over the age of 7 years, or is over the maximum age for the death benefit, as specified in your schedule.
- Any costs if your dog dies within 12 weeks of the start of this policy section.

KEY FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS (continued)

SECTION 6D – Veterinary Fees for Puppies

Features and Benefits

The cost of reasonable fees for veterinary treatment, up to a maximum of £500 for each puppy of your dog, for an illness or injury from birth to the age of 12 weeks, or the date of sale, whichever comes first.

Significant Exclusions

- The fixed excess, which is the amount you pay towards the first occurrence of each separate illness or injury claimed for during each period of insurance. The fixed excess is applied per litter. In addition to the fixed excess, a percentage excess may apply and will be deducted from all claims submitted. The percentage excess is applied per puppy and will be calculated on the amount left after the fixed excess has been deducted. The fixed and percentage excess applicable to your policy are specified in your schedule.
- Any costs for veterinary treatment required, for any illness or injury first occurring within 12 weeks of the start of this section of cover.
- Any amount in respect of exclusions listed under 'We Will Not Pay' in 'Section 1 Veterinary Fees'.
- Any claim if the dog is under the age of 1 year or over the age of 7 years at the time of whelping.

SECTION 7A – Boarding Fees and Daily Minding if you have to go into Hospital

Features and Benefits

Up to a maximum of £1,000 in total per period of insurance for boarding your dog at a licensed premises, or up to £5 a day, up to the maximum of £1,000, for the cost of paying someone to look after your dog, if you need to go into hospital as an in-patient.

Significant Exclusions

- Any hospitalisation that is either known or foreseeable before the policy starts.
- Any fees incurred where there is a member of your immediate family available to look after the dog.

SECTION 7B – Holiday Cancellation or Early Return

Features and Benefits

Any travel and accommodation expenses, up to a maximum of £3,000 per period of insurance, if you have to cancel your holiday less than 7 days before you were due to leave because your dog needs emergency life saving treatment or surgery, or cut short your holiday because your dog needs emergency life saving treatment or surgery.

Significant Exclusions

- If you cancel your holiday or come home early because your dog needs treatment or surgery that is not life saving.
- If you cancel your holiday or come home early as a result of a known or foreseeable illness or injury pre-existing to the policy starting, or in the case of illness, occurring within 10 days of the start of the policy.

SECTIONS 8A, 8B, 8C, 8D & 8E – Overseas Travel Cover

Features and Benefits

Provided you comply with the PETS Travel Scheme, this insurance extends to cover your dog whilst you are temporarily located in a member country of the PETS Travel Scheme for overseas travel, for up to a maximum total of 120 days, per period of insurance.

Cover provided is for -

- The cost of kennelling should your dog have to go into quarantine due to illness, up to £2,000 per period of insurance.
- Repeat tick and worming treatment.
- A replacement Pet Passport up to £250.
- Emergency expenses up to £500.
- Third party liability.

Significant Exclusions

- Any claim where you have been overseas for more than 120 days per period of insurance.

GENERAL SIGNIFICANT EXCLUSIONS

- Any dog being under the age of 6 weeks or over the maximum age, as specified in your schedule, at the start of this policy.
- Any event occurring outside the United Kingdom, Channel Islands or the Isle of Man, and the member countries of the PETS Travel Scheme.
- War risks, hostilities, terrorism, revolution, military or usurped power or radioactive contamination.
- Intentional slaughter, by order of any Government, Local Authority or any person having jurisdiction in the matter.
- Any dog which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or any subsequent amendments.
- The use of your dog for commercial security or racing purposes.
- No cover is provided for distemper, hepatitis, leptospirosis and parvovirus in the event that the required vaccinations have not been carried out.



The Kennel Club Healthcare Plan is administered by Agria Pet Insurance Limited, 2b Alton House Office Park, Gatehouse Way, Aylesbury HP19 8XU



The British Small Animal Veterinary Association recommends the principle of Pet Health Insurance to its members and their clients



The Kennel Club Healthcare Plan is underwritten by Agria International Forsaking AB and Groupama Insurance Company Limited

