

esure Pet Insurance

Policy Summary



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Please note that this is a Policy Summary. For full terms and conditions please see your Schedule and Statement of Insurance and the Policy Booklet.

esure pet insurance offers two levels of cover for the cost of the major risks of owning a dog or a cat, including the cost of veterinary treatment.

The level of cover you have chosen is shown in your Schedule and Statement of Insurance.

esure pet insurance is underwritten by Zenith Insurance plc.

Features & Benefits	Significant exclusions or limitations	Maximum limit	Policy reference
<p>Veterinary fees</p> <p>All costs for treatment of your pet by a vet, including alternative and/or complementary treatment carried out under your vet's instruction.</p>	<ul style="list-style-type: none"> The first £75 + 10% of the remaining veterinary fees for each unrelated injury or illness. <p>This is in addition to any voluntary excess you have chosen to reduce your premium.</p> <ul style="list-style-type: none"> Pre-existing medical conditions, injuries or illnesses (unless agreed by us). Fees to treat illness which arises within the first 10 days of the start of the policy. The cost of dentistry except as result of an accident. Costs arising from preventative and elective treatment, routine examinations, vaccination, spaying, castration, pregnancy or giving birth. Unapproved alternative medicine and or complementary medicine. 	<p>Pet Insurance £3,500 (per incident)</p> <p>Pet Plus £7,500 (per incident)</p>	Section 1
<p>Third party liability Section 2 (applicable to dogs only)</p> <p>If someone is injured or killed or their property is damaged as a result of an incident involving your dog.</p>	<ul style="list-style-type: none"> Any claim occurring within the first 10 days following the commencement of your pet insurance policy. The first £100 of compensation or legal costs for any claim. Any amount of compensation 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>Pet Insurance £1,000,000</p> <p>Pet Plus £2,000,000</p>	Section 2

Features & Benefits	Significant exclusions or limitations	Maximum limit	Policy reference
<p>Death of Your Pet</p> <p>The purchase price of your pet if it dies or has to be put to sleep by a vet to alleviate incurable and inhumane suffering following an illness or injury.</p>	<ul style="list-style-type: none"> • Death from illness which arises or first shows clinical signs or symptoms within 10 days of, or prior to, you taking out this policy. • If your pet dies from an illness and, at the time of the loss, is aged 9 years or over in the case of dogs and 11 years or over in the case of cats. 	<p>Pet Insurance £500</p> <p>Pet Plus £1,500</p>	Section 3
<p>Theft, straying or loss of your pet</p> <p>The purchase price of your pet if it is lost, stolen, strays or is dog-napped and is not recovered within 45 days.</p>		<p>Pet Insurance £500</p> <p>Pet Plus £1,000</p>	Section 4
<p>Advertising and Reward (not as a result of dog-napping)</p> <p>The cost of local advertising if your pet is lost, stolen or strays.</p> <p>The cost of a suitable reward if your pet is lost, stolen or strays.</p>	<ul style="list-style-type: none"> • Any expense incurred without the prior explicit consent of esure pet insurance. • Any reward to a person living with you. 	<p>Pet Insurance £500 (including £250 for a reward)</p> <p>Pet Plus £1,500 (including £250 for a reward)</p>	Section 5
<p>Dog-napping & physical assault (applicable to dogs only)</p> <p>Reimbursement for any costs associated with tracking your pet, recovery and advertising or any other approved expenditure.</p> <p>Cover if you or any member of your household suffers physical assault or injury as a direct result of dog-napping.</p>	<ul style="list-style-type: none"> • Dog-napping which is not reported to the police. • Dog-napping, physical assault and/or injury that occurs outside the UK. • Physical assault and/or injury inflicted by you, your spouse, any member of your household or anyone known to you. 	<p>Pet Insurance & Pet Plus £2,500 for reimbursement of costs</p> <p>Pet Insurance & Pet Plus £1,000 for physical assault/injury</p>	Section 6
<p>Boarding kennel fees</p> <p>The cost of fees from a licensed establishment if you have to go into hospital for 48 hours or more or if your main UK residence is deemed to be uninhabitable as a result of circumstances beyond your control.</p>	<ul style="list-style-type: none"> • Any hospitalisation that arises due to a condition that existed in any form prior to the start of the policy • Any fees incurred as a result of your hospitalisation required due to pregnancy or giving birth, drug abuse or attempted suicide. 	<p>Pet Insurance £500 if you are hospitalised £250 if your residence is uninhabitable</p> <p>Pet Plus £1,000 if you are hospitalised £500 if your residence is uninhabitable</p>	Section 7

Features & Benefits	Significant exclusions or limitations	Maximum limit	Policy reference
<p>Holiday cancellation/ curtailment</p> <p>Any travel and accommodation expenses that you cannot recover if you have to cancel or cut short your holiday because your vet believes your pet needs life saving treatment or surgery.</p>	<ul style="list-style-type: none"> • If you cancel your holiday or come home early because your pet needs treatment or surgery that is not life-saving. • If you cancel your holiday or come home early as a result of a pre-existing condition or an injury or illness you knew of, or which was foreseeable, prior to the holiday. • If you booked your holiday less than 28 days before you were due to leave. 	<p>Pet Insurance £1,000</p> <p>Pet Plus £3,000</p>	Section 8
<p>Overseas travel</p> <p>Extension of insurance cover whilst you are temporarily located in a member country of the PETS Travel Scheme.</p> <p>Additional cover includes:</p> <p>Quarantine costs</p> <p>Loss of healthcare certificate</p> <p>Repeat tick and worming treatment</p> <p>Emergency expenses cover abroad</p> <p>Loss of PETS passport</p>	<ul style="list-style-type: none"> • If you do not comply with the PETS Travel Scheme. • Non EU and long haul countries as defined by the Department for Environment Food and Rural Affairs (DEFRA) are not covered. • Costs incurred where your pet was suffering from a condition prior to departure. • Where loss of the certificate is not reported within 24 hours or the loss occurred prior to departure. • Where loss of the passport is not reported within 24 hours or the loss occurred prior to departure. 	<p>Pet Insurance & Pet Plus</p> <p>£1,000 per trip</p> <p>£250 per trip</p> <p>£500 per trip</p> <p>£500 in total per trip</p> <p>£250 per trip</p>	Section 9
<p>Accidental damage</p> <p>Accidental damage to third party property not in your custody or control.</p>	<ul style="list-style-type: none"> • The first £100 of each claim. • Damage to property in the ownership, custody or control of you, your family, household or any person employed by members of your household or any person entrusted with the care, control and custody of your pet. • Payment made will take into account age and pre-incident condition of damaged item(s). 	<p>Pet Insurance £500</p> <p>Pet Plus £1,000</p>	Section 10

General conditions and exclusions

- You must ensure that your pet has received regular annual checkups and the required annual vaccinations. Failure to comply with this may jeopardise your claim or cover – Please refer to the General Conditions in the Policy Booklet for a full description of the required vaccinations.
- Any incident occurring outside of the United Kingdom, Northern Ireland, the Isle of Man, the Channel Islands and the member countries of the PETS Travel Scheme (not including Non EU/long haul countries as defined by DEFRA).

Duration of cover

This is an annually renewable policy.

Cancellation rights

If you cancel this policy within the first 14 days from the date you receive your policy documents, provided that there has been no claims or incidents that may give rise to a claim(s) for the death/loss of your pet, we will refund any premium that has been paid.

Key contact numbers

24-hour Pet Health & Wellbeing

0800 434 6122

24 hours a day, 7 days a week

For expert help and advice from trained veterinary surgeons on all aspects of your pet's health and wellbeing.

Customer Service

0845 606 1374*

Monday-Friday 8am-8pm
Saturday 9am-5pm

For your queries, including payment queries, and to tell us about any changes.

Claims

0845 606 1390*

Monday-Friday 8am-6pm
Saturday 9am-2pm

To make a claim and for your queries about existing claims.

Please see the Policy Booklet for the phone numbers for all the other services available.

*Calls to 0845 numbers cost 5p per minute plus your phone company's access charge.

Complaints procedure

Any complaint you may have should in the first instance be addressed to esure pet insurance:

For complaints -

The Complaints Manager
The Connect Centre
Kingston Crescent
Portsmouth
PO2 8QL

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to The Financial Ombudsman Service 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)

If we or your insurer were unable to meet our obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from the FSCS website www.fscs.org.uk or by calling us.

If you have a hearing or speech impairment, you can also contact us by Typetalk. To use Typetalk please dial 18001 before the number you require.

You could save money by switching to esure car, esure home and esure travel insurance

Buy online anytime at esure.com or call us now on:

car insurance 0800 434 6089

home insurance 0800 434 6095

travel insurance 0800 434 6090