



123.ie PET INSURANCE

PREMIUM PET COVER - POLICY KEY FACTS

This policy summary does not contain the full details of your policy, which can be found in the policy document

Who is the Insurer?

Red Sands Insurance Company (Europe) Limited ('Red Sands') provides the pet insurance cover as set out in *Your* policy document.

Who is the Administrator?

The policy is administered by 123.ie on behalf of Red Sands.

Are you eligible for this cover?

To be eligible for cover under this policy *You* must own a dog or a cat which is not one of the excluded breeds (refer to the policy wording for a full list of excluded breeds).

What is the duration of the Policy?

Our Policies are Yearly Policies which can be paid monthly and run for 365 days from the *Commencement Date* as shown on *Your Schedule*. Where *You* have elected to pay by monthly direct debit, premiums are collected each calendar month. Where *You* have chosen to pay annually, the premium must be paid on or before the *Commencement Date*.

All premiums include a Government Levy at 3% plus stamp duty of €1. The government Levy of 3% will be applied to all premium transactions. Please note the stamp duty of €1 will only apply to the initial contract of insurance. In the event of an increase in the Government Levy this will be applied to *Your* next policy transaction or renewal.

What happens if I take out cover and then change my mind?

You may cancel this policy by writing to 123.ie within 14 days of the *Commencement Date* or the date *You* receive *Your* documents whichever is later and, provided that *You* have not submitted a claim and no benefit has been paid, *We* will refund any premium *You* have paid less any administration expenses. If *You* wish to cancel after the 14 days, as long as you have not made a claim, *We* may give *You* a refund of *Your* premium for any period of cover falling after the cancellation date less any reasonable administration expenses.

What cover does this policy provide?

What is covered?	What is not Covered? - Significant Exclusion - Please refer to Your Policy for Full List of Exclusions	Benefits
<p>Section 2 - Veterinary Fees - Life Cover Fees for <i>Treatment</i> and/or for <i>Complementary Medicine</i> following an <i>Accident</i> or <i>Illness</i> including physiotherapy and certain prescription diets.</p>	<ul style="list-style-type: none"> • Any <i>Illness</i> that first showed <i>Clinical Signs</i> before the <i>Commencement Date</i> or within the <i>Waiting Period</i>. • Any <i>Illness</i> or <i>Injury</i> that is caused by, relates to or results from an <i>Injury, Illness</i> or <i>Clinical Signs</i> <i>Your Pet</i> had before the <i>Commencement Date</i>. • Cosmetic, preventative, elective and routine <i>Treatments</i> and/or examinations. • Any dental or gum <i>Treatment</i> unless required as a direct result of an <i>Accident</i> or <i>Injury</i> to <i>Your Pet</i>. Please note that in the event of an <i>Accident</i> or <i>Injury</i> claim, <i>We</i> will only cover the costs of the physical extraction and no anaesthetics, antibiotics or associated costs will be covered. • Any dental or gum <i>Treatment</i> as a direct result of an <i>Illness</i>. • The cost of any <i>Treatment</i> for behavioural problems or for any <i>Conditions</i> arising as a result of the same. • Costs for house calls/out-of-hours calls/non essential hospitalisation and ambulance costs (where covered) unless a <i>Vet</i> confirms that moving <i>Your Pet</i> would cause further suffering or damage its health or a <i>Vet</i> certifies that this is required for the severity of <i>Your Pet's Condition</i>. <i>Your</i> personal circumstances will not be covered. • Costs of putting <i>Your Pet</i> to sleep, cremation and disposal, including post mortem costs, coffins or caskets. • The applicable <i>Excess</i>. 	<p>Maximum <i>Benefit Limit</i> per <i>Condition</i> is €2,500 per <i>Policy Period</i>. Maximum <i>Benefit Limit</i> for <i>Complementary Medicine</i> is €500 per <i>Condition</i> per <i>Policy Period</i>. For the avoidance of doubt, please note that the <i>Benefit Limit</i> for <i>Complementary Medicine</i> is included within the maximum <i>Benefit Limit</i> of €2,500.</p>

	<p>Please note for Pets over the age of 8 years; a 15% co-payment will apply to each claim payment for <i>Veterinary Fees and Complementary Medicine</i>, which is in addition to the deduction of the applicable standard <i>Excess</i>.</p>	
<p>Section 3 – Death of Pet from <i>Accident or Illness</i> If <i>Your Pet</i> dies during the <i>Policy Period</i>, <i>We</i> will pay the <i>Market Value</i>; the purchase price; or the amount shown in <i>Your schedule</i>, whichever is the lesser amount. The <i>Market Value</i> will be limited to a maximum of 50% of the sum insured value for <i>Pets</i> aged 8 years or more.</p>	<ul style="list-style-type: none"> • Euthanasia - Please see Policy Wording for full details. • Death due to <i>Illness</i> of any dog or cat aged 8 years or over. • Death if <i>caused</i> by an <i>Accident</i> or <i>Injury</i> or <i>Illness</i> that occurred before the <i>Commencement Date</i> or within the first 14 days of the <i>Policy Commencement Date (Waiting Period)</i>. 	<p>A one off payment up to the maximum <i>Benefit Limit</i> of €1,000 upon the Death of <i>Your Pet</i>.</p>
<p>Section 4 - Emergency Boarding Kennel and Cattery Fees The cost of boarding <i>Your Pet</i> if <i>You</i> have to spend more than 4 consecutive days in hospital.</p>	<ul style="list-style-type: none"> • Any hospitalisation that could reasonably have been expected or foreseen when <i>You</i> took out or renewed this policy and any potentially recurring medical condition <i>You</i> or <i>Your</i> partner already have. • Costs as a result of any hospital stay that was not on the advice of a doctor, specialist or consultant. • Costs as a result of nursing-home care or convalescence care that <i>You</i> do not receive in hospital. • Costs as a result of <i>You</i> being hospitalised for alcoholism, drug abuse, attempted suicide or self inflicted injuries. 	<p>Maximum <i>Benefit Limit</i> of €1,000 per <i>Policy Period</i>.</p>
<p>Section 5 - <i>Holiday Cancellation</i> Expenses incurred if <i>You</i> have to cancel or cut short a <i>Holiday</i> because <i>Your Pet</i> needs life saving surgery within 14 days of <i>Your Holiday</i> starting.</p>	<ul style="list-style-type: none"> • Any <i>Holiday</i> costs where the <i>Holiday</i> was booked less than 28 days before <i>You</i> leave. • The amount <i>You</i> can claim back from anywhere else. • Any costs for anyone else that is on <i>Holiday</i> with <i>You</i>. 	<p>Maximum <i>Benefit Limit</i> of €1,000 per <i>Policy Period</i>.</p>
<p>Section 6 - Theft or Straying The lower of the <i>Market Value</i> or the purchase price paid if <i>Your Pet</i> is not found within 45 days. The <i>Market Value</i> will be limited to a maximum of 50% of the sum insured value for <i>Pets</i> aged 8 years or more. <i>We</i> will pay an additional amount up to 15% of the purchase price, as noted on <i>Your Schedule</i>, to a maximum of €600, to cover the cost of advertising for <i>Your</i> lost <i>Pet</i> and/or paying a reward which leads to getting <i>Your Pet</i> back, provided that <i>You</i> first obtain Ultimate's written agreement. – For the avoidance of doubt, this amount is included within the Maximum <i>Benefit Limit</i> of €1,000.</p>	<ul style="list-style-type: none"> • Theft which does not show forcible and violent entry to a secure area of <i>Your</i> home. • Any reward to a member of <i>Your</i> family, to any person known to <i>You</i>, or to the person who was caring for <i>Your Pet</i> at the time of the incident. 	<p>A one off payment, up to the Maximum <i>Benefit Limit</i> of €1,000 if <i>Your Pet</i> is not found.</p>
<p>Section 7 – Public Liability Where property is damaged or someone is killed, injured or becomes ill as a result of an incident involving <i>Your Pet</i> and <i>You</i> are legally responsible. <i>We</i> shall pay up to the <i>Benefit Limit</i> in respect of;</p> <ul style="list-style-type: none"> • Compensation and the Claimant's costs and expenses; • The legal cost and expense of defending a claim made against <i>You</i> under this Section of cover. 	<p>Any compensation, costs or expenses;</p> <ul style="list-style-type: none"> • For defending <i>You</i> which <i>We</i> have not agreed before hand • If <i>You</i> are legally liable because of a contract <i>You</i> have entered into. • If the Claimant is a person who lives with <i>You</i>, is a member of <i>Your Immediate Family</i> or is employed by <i>You</i>, • Which involves <i>Your</i> employment, profession, occupation or business, including breeding. • If <i>You</i>, a member of <i>Your</i> family or any person who lives with <i>You</i> or is employed by <i>You</i> is responsible for or is looking after the property damaged. • Where <i>You</i> have not followed advice given to <i>You</i> by previous owners of <i>Your Pet</i> or by any re-homing organisation about <i>Your Pet's</i> behavioural traits. • The applicable <i>Excess</i>. 	<p>Maximum <i>Benefit Limit</i> of €250,000 per <i>Policy Period</i>.</p> <p>Applicable <i>Excess</i> per claim is €250.</p>

What am I NOT covered for under this policy?

In addition to the exclusions detailed above, Red Sands will not pay for:

- the *Excess*, which is payable by *You*.
- costs resulting from any *Pre-existing Conditions* or for an *Injury* or *Illness* that first showed *Clinical Signs* before the *Commencement Date* of the policy.
- costs resulting from an *Illness* that occurs within 14 days of the *Commencement Date* of the policy.
- costs arising from any vicious tendencies or behavioural problems shown by *Your Pet*.
- costs not backed up by a receipt/invoice showing full details of the costs incurred.
- any claim in excess of the maximum *Benefit Limits*.
- any Pet less than 8 Weeks old.

Please note for Pets over the age of 8 years; a 15% co-payment will apply to each claim payment for *Veterinary Fees* and *Complementary Medicine*, which is in addition to the deduction of the applicable standard *Excess*.

Please note if *Your Pet* first showed any *Clinical Signs*; or *Illness*; or was diagnosed with a *Condition* during the *Waiting Period* or prior to the *Commencement Date*, *We* reserve the right to apply an exclusion to *Your Policy* in respect of this *Illness* or *Condition*.

Please refer the Exclusions and General Exclusions sections of the Policy Document for further details.

How do you make a claim?

To make a claim *You* must contact the Claims Department, Ultimate Pet Partners Limited, 5th Floor The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8DE, on telephone number 1850 499 123, or by emailing petclaims@ultimateservices.co.uk or you can download a claim form from www.123.ie.

Please note any payment due to *You* where *You* have failed to pay the relevant premium due to *Us* or *You* cancel *Your* Policy before an outstanding claims payment is made. Please note *We* will not be liable to pay any outstanding claims in these circumstances.

How do you complain?

If *You* wish to make a complaint regarding the policy or a claim please contact the Customer Service Manager, 123.ie, PO Box 12123, Dublin 18.

If *You* remain dissatisfied, *You* may then refer *Your* complaint to the Financial Services Ombudsman. Their address is: 3rd Floor Lincoln House, Lincoln Place, Dublin 2 or they can be contacted on 1890 88 20 90 or 01 662 0899.

Renewals

123.ie will contact *You* regarding the renewal of *Your* Policy at least 15 working days in advance of *Your* renewal date. *We* reserve *Our* rights to change the terms and conditions of the policy upon renewal. *You* may opt out of the renewal by contacting 123.ie at PO Box 12123, Dublin 18 or on 1890 221 123, prior to *Your* renewal date.

Other Important Information

Red Sands is registered in Gibraltar under company number 87598 and has a registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar. Red Sands is a member of the Association of British Insurers (ABI).

123.ie is registered in Ireland under company no. 323099 with its Registered office at RSA House, Dundrum Town Centre, Sandycroft Road, Dundrum, Dublin 16. 123 Money Ltd trading as 123.ie is regulated by the Central Bank of Ireland.

Ultimate Pet Partners Limited who is the administrator for the claims sections of this policy and whose registered office is situated at The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE. Company Registration number 06740793. *Ultimate* is authorised and regulated by the Financial Services Authority in the UK.

Irish Law applies to this policy unless *You* have asked for another law and *We* have agreed to this in writing before the *Commencement Date*.

In accordance with the Disability Discrimination Act 1995 *We* are able to provide, upon request, a textphone facility, audio tapes and large print documentation. Please advise *Us* if *You* require any of these services to be provided so that *We* can communicate in an appropriate manner.