

123.ie PET INSURANCE

SILVER COVER 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 Annual Policies which are payable annually 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 Euro. The government Levy of 3% will be applied to all premium transactions. Please note the stamp duty of 1 Euro 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 if this 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. If *You* wish to cancel after 14 days *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
Section 2 - Veterinary Fees - Life Cover Fees for treatment and/or for Complementary Medicine following an <i>Accident</i> or <i>Illness</i> including physiotherapy and certain prescription diets.	- 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 treatment, unless required as a direct result of an <i>Accident</i> or <i>Injury</i> to <i>Your Pet</i>. - Any dental or gum treatment as a direct result of an <i>Illness</i>. However, please note <i>We</i> will cover the cost of the physical extraction if <i>Your Pet</i> suffers an <i>Illness</i>, but no anaesthetics or antibiotics or associated costs will be covered. - The cost of any <i>Treatment</i> for behavioural problems or for any conditions arising as a result of the same. - Any cost for house calls/out of hours calls/ non essential hospitalisation and ambulance costs (where covered) unless a <i>Vet</i> confirms that <i>Your Pet</i> was suffering from a life-endangering <i>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>.	Maximum <i>Benefit Limit</i> per claim is €2,500 per condition. Maximum <i>Benefit Limit</i> for Special Diets is €100 per <i>Policy Year</i>. Maximum <i>Benefit Limit</i> for <i>Complementary Medicine</i> is €500 per claim per <i>Policy Year</i>.

Section 3 – Death of Pet from Accident or Illness If <i>Your Pet</i> dies during the <i>Policy Period</i> , We will pay the <i>Market Value</i> ; the price paid; or the amount shown in <i>Your schedule</i> , whichever is the lesser.	- Euthanasia - Please see Policy Wording for full details. - Death due to <i>Illness</i> of any dog or cat aged 8 years or over at the <i>Commencement Date</i> or any renewal period. - Any death caused by an <i>Accident</i> or <i>Injury</i> that occurred before the <i>Commencement Date</i> or within the first 14 days of the <i>Policy Commencement Date (Waiting Period)</i>.	A one off payment up to the <i>Maximum Benefit Limit</i> of €1,000 upon the Death of <i>Your Pet</i>
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 days in hospital	- 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	<i>Maximum Benefit Limit</i> of €1000 per <i>Policy Year</i> .
Section 5 - Holiday Cancellation Expenses incurred if <i>You</i> have to cancel or cut short a holiday because <i>Your Pet</i> needs life saving surgery within 14 days of <i>Your</i> holiday starting.	- Any holiday costs where the holiday 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 holiday with <i>You</i>	<i>Maximum Benefit Limit</i> of €1000 per <i>Policy Year</i> .
Section 6 - Theft or Straying The lower of the market value or the purchase price paid if <i>Your Pet</i> is not found within 45 days. We will also pay towards advertising and reward* for <i>Your Pet</i> .	- 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.	A one off payment, up to the <i>Maximum Benefit Limit</i> of €1000 if <i>Your Pet</i> is not found. *15% of Sum Insured up to a maximum amount of €500 per <i>Policy Year</i> .
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. We shall pay up to the <i>Benefit Limit</i> in respect of; - 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.	Any compensation, costs or expenses; - For defending <i>You</i> which We 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 rehoming organisation about <i>Your Pet's</i> behavioural traits. - The applicable <i>Excess</i>.	<i>Maximum Benefit Limit</i> of €250,000 per <i>Policy Year</i> .

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 claims in excess of the maximum *Benefit Limits*.
- any *Pet* less than 8 Weeks old

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 for further details

How do you make a claim?

In the event of an *Accident*, *Injury*, *Illness*, loss, destruction or damage giving rise or likely to give rise to a claim under this policy, **You must contact our claims handlers, *Ultimate***. To contact them you may do the following:

- Call the 123.ie Claims Team on 1850 499123.
- Write to *Ultimate* at: Claims Department, Ultimate Insurance Solutions, 5th Floor The Connect Centre, Kingston Crescent, North End, Portsmouth, PO2 8DE, UK
- Download a claim form from 123.ie at <http://www.123.ie/misc/claims.htm>. Full instructions of how to complete the claim form will be provided. *You* must co-operate fully and truthfully to give *Ultimate* any information *Ultimate* may need.

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, Paramount Court, Corrig Road, Sandyford, 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 30 days in advance of *Your* renewal date. 123.ie will advise *You* of any alterations in cover or increase in premium prior to expiration of the current policy. *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 Paramount Court, Corrig Road, Sandyford, 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 with company no. 323099 *with it's* Registered office at Paramount Court, Corrig Road, Sandyford, Dublin 18. 123 Money Ltd. t/a 123.ie is regulated by the Financial Regulator as a Multi Agency Intermediary. 123.ie have a first class reputation in the marketplace for professionalism and excellence.

Ultimate Insurance Solutions is a private company limited by shares, incorporated in England under registered number 3299891 and is authorised and regulated by the Financial Services Authority under register number 311368.

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.

A copy of Red Sands and 123.ie complaints procedures are available on request from the addresses above.