



keyfacts

Alpha Group, Amaliegade 12, st. DK-1256 Copenhagen, Denmark.

## POLICY SUMMARY FOR INTERNET PETS

This policy summary does not contain full details and conditions of your insurance . these are located in your policy wording.

### Type of Insurance and Cover

Provides cover for any veterinary treatment your pet receives for an illness or injury and/or the cost of putting your pet to sleep and/or cremating your pet if it dies as a result of accident, poisoning or illness.

Cover for third party liability (for dogs only) may also be included . *please refer to your Schedule as this will show if you selected this cover.*

The most we will pay for treatment is £4,000 in any one year of insurance.

### Conditions

- You must take care of your pet and ensure that it has received the annual health checks, treatment and vaccinations recommended by your vet, failure to comply with this may jeopardise your claim or cover - *Please refer to the General Conditions in the policy wording for a full description.*

### Features and Benefits

- All reasonable costs for treatment of your pet by a vet for illness or injury.
- The cost of putting your pet to sleep and/or cremating your pet (if it is under 10 years of age).
- Third party liability (dogs only) up to £2,000,000 (if included).

### Significant or unusual Exclusions or Limitations

#### Excesses

|  | Cats up to 8 years old | Dogs up to 8 years old |
|--|------------------------|------------------------|
| For claims of up to £1,000   |                        |                        |
| <b>Areas other than below</b>  | £30                    | £40                    |
| Home Counties  | £40                    | £50                    |
| <b>London</b>  | £50                    | £60                    |
| Claims over £1,000 are subject of an excess of 25%<br>Claims for animals over the age of 8 years are subject to the above excess plus 25% of the remainder |                        |                        |

### **General Exclusions**

- War, riot, revolution or any similar event.
- Any incident occurring outside the United Kingdom, the Isle of Man and the Channel Islands, unless you have received our agreement to extend the cover
- Any pet less than 3 months old.
- The ownership of an animal covered by the Dangerous Dogs act 1991 . *Please refer to the Exclusions in the policy wording for a full description.*
- Any loss caused by your pet being confiscated or destroyed by government or public authorities.
- Costs resulting from an injury, illness or recurring illness, first occurring or showing clinical signs before the start of this cover.
- The cost of any treatment, including preventative or cosmetic dentistry, which is not directly related to an injury or illness.
- Any costs resulting from spaying, castration, pregnancy or giving birth, except the cost of treating any complications arising from these procedures.
- Treatment resulting from an injury or illness specified as excluded on your Schedule.
- Costs resulting from your failure to carry out preventative care, including regular scaling of teeth or follow advice as to care or treatment provided by your vet.
- the cost of putting your pet to sleep or its cremation if your pet is more than 10 years old at the time of its death.

### **Duration**

This is an annual renewable insurance plan.

### **Cancellation period**

You are free to cancel this policy at anytime.

### **Claim Notification**

Claims must be reported to Internet Pets, PO Box 65, Evesham WR11 8ZG  
Tel 01386 442722 Fax 01386 421155 Email: [information@harvington.co.uk](mailto:information@harvington.co.uk)

### **Making Yourself Heard**

Any complaint you may have should in the first instance be addressed to the Underwriting Director at Harvington Underwriting Limited. If you are not satisfied with the way in which your complaint has been dealt with, you should write to Alpha Insurance S/A.

If the complaint is still not resolved, 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)**

Alpha Insurance is 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.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)