

keyfacts[®] About our insurance services

About us, your insurer and our regulator

Pet Protect Limited promotes and administers Petpals Direct Pet Insurance. Pet Protect (Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD) is authorised and regulated by the Financial Services Authority (Firm reference number 311794). Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

The FSA is the independent watchdog that regulates financial services, including insurance. It requires us to give you this document. Use this information to decide if our services are right for you.

We act as agents of QBE Insurance (Europe) Limited in collecting premiums as well as the transfer of claim monies and handling claims refunds due to you. Such monies are deemed to be held by QBE Insurance (Europe) Limited with which your insurance is arranged.

Ownership

Pet Protect Limited is a wholly owned subsidiary of PetHealth Inc. Pet Protect Limited have no voting rights or capital holdings or other agreement, direct or indirect, representing more than 10% of the voting rights of the capital in any insurance undertaking through which it transacts insurance business.

Conflicts

Occasions can arise where we or one of our associated companies, clients or product provider may have a potential conflict of interest with insurance business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Our products and services

We only offer pet insurance products underwritten by QBE Insurance (Europe) Limited. We will advise you on the telephone and make a specific personal recommendation as to which cover best meets your demands and needs. If you transact business with us through our on-line website, we do not offer advice or a specific product recommendation. You won't have to pay us any fees for our services.

Claims procedure

Please see your terms and conditions for full details on how to claim for each benefit. Telephone 0870 240 1913 as soon as possible to tell us you may need to make a claim. Have your policy number ready when you call and we will send a claim form to you. Send your form and documents to: Petpals Direct, Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD.

Your right to cancel

Please refer to your terms and conditions for full details. If your cover does not meet your requirements, please contact Pet Protect within 14 days of receipt. We will return in full any premium paid during this period provided that your pet has not died. If you want to cancel after the 14-day period, you can cancel your policy at any time. If you are paying for your cover on a monthly basis, you will remain covered until the end of the month you have already paid for. If you paid for your annual premium in full, we will refund a proportion of your premium, which relates to the remaining un-expired full months of cover not used. The full annual premium is due to Pet Protect if a claim has been made after expiry of the initial 14-day cancellation period. To cancel your policy please contact customer services on 0870 240 1913.

If you have a question or complaint

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact us through the following methods:

- call our Customer Services Department on 0870 240 1913;
- write to the Customer Services Manager, Petpals Direct, Furness House, 53 Brighton Road, Redhill, Surrey RH1 6RD.

A summary of our complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint. If at any time you are unhappy with the way in which your complaint is being handled you may refer to your insurance company by writing to: QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. Tel: 020 7105 4000 Fax: 020 7105 4019. If you cannot settle your complaint through us or your insurance company, you may be entitled to refer it to the Financial Ombudsman Service. They can be contacted at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR; telephone: 0845 080 1800; email: enquiries@financial-ombudsman.org.uk.

Financial Services Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Law and language applicable

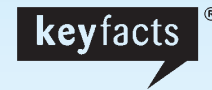
The law allows both you and us to choose the law applicable to this contract. This contract will be subject to English law unless we agree otherwise. The parties agree to submit to the exclusive jurisdiction of the English courts. The language used in this policy and any communications relating to it will be English.

QBE Insurance (Europe) Limited (registered in England No. 1761561) underwrites all Pet Protect policies. QBE Insurance (Europe) Limited registered office: Plantation Place, 30 Fenchurch Street, London EC3M 3BD. Authorised and regulated by the FSA (Firm reference number 202842). Information correct at time of going to print as at 04/09. Telephone calls may be monitored and/or recorded. Telephone calls may be monitored and/or recorded.



Policy Summary

QuickCare Indoor Cat, QuickCare Outdoor Cat, QuickCare Dog, QuickCare Senior, TenantCare



Features and Benefits

This policy summary provides the main features and benefits of Petpals Direct cover as well as some of the main exclusions that apply to QuickCare Indoor Cat, QuickCare Dog and TenantCare policies. It does not provide the full terms and conditions. For a copy of these please call 0870 240 1913 or visit www.petpalsdirect.com. Petpals Direct policies are annual contracts of insurance. Refer to your policy documents for the cover you have chosen, any endorsements that may apply and premiums due/paid. Please check you have the cover you require.



Applicable to the following policies	Benefit and details of cover	Summary of what is not covered	Maximum Benefit	
QuickCare Dog, QuickCare Indoor Cat, QuickCare Outdoor Cat, QuickCare Senior and TenantCare	<p>Veterinary Fees – Illness and Accident Categories</p> <ul style="list-style-type: none"> We will cover reasonable and customary treatment for named injuries or illness categories and up to the maximum benefit, as both defined on your schedule and product specific cover chart. We will cover the following named illness categories: <ul style="list-style-type: none"> For QuickCare Indoor Cat and TenantCare Cat: cancer, diabetes mellitus, feline asthma, feline lower urinary tract disease, infectious disease. For QuickCare Outdoor Cat: cancer, endocrine system, cardiovascular and respiratory system, feline lower urinary tract disease, infectious disease. For dogs: cancer, digestive ailments, infectious disease, ear problems, heart disease For QuickCare Senior: strokes and seizures, heart disease, cancer. We will cover the following named accident categories: <ul style="list-style-type: none"> For QuickCare Indoor Cat and TenantCare Cat: bite wounds & bite wound abscesses, bone fractures, burns, feline high rise syndrome, foreign body ingestion removal, poison ingestion. For QuickCare Outdoor Cat: foreign body ingestion removal, bone fractures, defined poison ingestion, motor vehicle accident, feline high rise syndrome, bite wound and bite wound abscesses, burns, allergic reaction to insect bite. For dogs: bite wounds / lacerations, bone fractures, burns, allergic reaction to insect bites, motor vehicle accidents, foreign body ingestion removal, poison ingestion. For QuickCare Senior: bone fractures, poison ingestion, motor vehicle accident, foreign body ingestion removal, lacerations, bite wound and bite wound abscesses, burns, allergic reaction to insect bites. Complementary medicines such as hydrotherapy, herbal or homeopathic medicine, physiotherapy and acupuncture as long as related to a named illness or accident category. 	<p>Veterinary Fees – Illness and Accident Categories</p> <ul style="list-style-type: none"> Any pre-existing conditions. Any illness or accident other than named and described on your product specific coverage chart. The excess as stated on your schedule. Routine pre-operative screening without symptoms of any illness or disorder. Other preventative and routine treatments (e.g. vaccinations). 	<p>For Cats</p> <p>£1,500 per named illness category per policy</p> <p>£1,500 per named accident category per policy</p>	<p>For Dogs</p> <p>£2,000 per named illness category per policy</p> <p>£2,000 per named accident category per policy</p>
QuickCare Dog, QuickCare Indoor Cat, QuickCare Outdoor Cat, QuickCare Senior and TenantCare	<p>Veterinary Fees - Euthanasia</p> <p>We will pay for fees for putting your pet to sleep as long as this is recommended by your vet, up to the maximum benefit as shown on your schedule.</p>	<p>Veterinary Fees - Euthanasia</p> <p>Fees for putting your pet to sleep for financial reasons or behavioural problems.</p>	<p>£50</p>	
TenantCare	<p>Property Damage Liability Cover</p> <ul style="list-style-type: none"> We will pay for physical property damage to the interior of your rented accommodation only, as a result of an incident involving your pet during the period of insurance. We will pay for the cost of damage to buildings and fixtures and fittings belonging to the landlord for which the tenant is legally obliged to pay. The most we will pay is the maximum benefit as shown on your schedule. 	<p>Property Damage Liability Cover</p> <ul style="list-style-type: none"> More than the maximum benefit per specified period of insurance, as shown on your schedule. More than one claimed occurrence per policy. The excess as stated on your schedule. Compensation or legal costs for injury to persons caused by the property damage. Compensation or legal costs for damage to the contents of the rental unit caused by your pet. Compensation or legal costs for injury to persons caused by the pet, unless provided for elsewhere in these policy terms and conditions. 	<p>£700 if claim occurs within 36 months of occupancy date.</p> <p>£500 if claim occurs after the first 36 months of occupancy date.</p>	