

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: NFU Mutual Bespoke Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cover for dogs and cats up to 15 years old, including working dogs if needed.



What is insured?

Cover options you choose to pay for:

- ✓ Vet's fees up to £2,000 for each incident following an accident, illness or disease, including alternative treatments, transport, boarding and resting place costs, and:
 - Emergency boarding costs, £10 a day for up to 7 days
 - Emergency transport costs up to £100
 - Quarantine costs up to £1,500.
 - ✓ Loss of animal due to death by accident, illness, disease, theft or straying. Cover is based on the price paid except for working dogs, which is up to the value you have chosen, or market value, whichever is less.
- Loss of animal cover also includes:
- Rescue costs up to £750
 - Advertising and reward costs up to £750
 - Boarding fees up to £10 a day if you have to go to hospital for more than 72 consecutive hours, up to £1,000
 - Holiday cancellation fees up to £1,000 if your pet needs emergency life-saving surgery.

Additional cover we provide with your chosen option/s:

- Your legal liability as a dog owner, for injuries to others or damage to their property, up to £10 million.

Extended cover you can choose to pay for:

- Increasing vet's fees to £3,000 or £4,000
- Loss of use for working dogs if they become permanently unable to carry out their working duties, based on the insured amount you have chosen, or market value, whichever is less
- Permanent Health Endorsement, providing full cover throughout the time your dog or cat is insured with us.



What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Any existing health conditions which you are aware of, that are awaiting diagnosis, have been diagnosed or treated before:
 - your cover starts; or
 - your policy is due for renewal, unless the Permanent Health Cover is in force.
- ✗ Any new illness, disease, or condition which first appears during the first 14 days of this cover, unless you can prove you have held previous continuous equivalent insurance up to the start of this cover
- ✗ The value of your working dog above the amount you've insured it for
- ✗ Dogs listed in the Dangerous Dogs Act 1991
- ✗ Legal liability relating to any dog used for a business or profession, unless they are guide dogs (and other assistance dogs for those with disabilities) or working dogs.



Are there any restrictions on cover?

- ! Cover available and the premium you'll pay for your animal can vary depending on its age at the start of your policy, and at renewal
- ! After your dog or cat's 10th birthday, cover may be reduced depending on the health of your animal. This means they'll only be protected after an accident, not against illness or disease, unless permanent health cover is taken
- ! All cover will stop after their 15th birthday unless you've taken out the Permanent Health Endorsement cover
- ! The Permanent Health Endorsement is not available for working dogs.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Countries listed in the Government's Pet Travel Scheme, for up to 60 days in total each year, excluding legal costs.



What are my obligations?

- Do everything reasonable to look after your dog or cat, to prevent any accident, illness or disease
- Provide any medical evidence or valuation of your dog or cat when we ask you
- Comply with the Government's Pet Travel Scheme if you take your dog or cat abroad
- Notify us of any changes to your personal circumstances, as outlined in the policy wording
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.