

EuroPet Policy Summary

This document is a summary of the Ibex EuroPet insurance policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

The Insurer

This insurance policy is provided by Ibex Insurance Services Ltd., who are coverholders for certain Underwriters at Lloyd's.

The lead underwriter of this EuroPet policy is syndicate no. 1183, managed by Talbot Underwriting Limited, Gracechurch House, 55 Gracechurch Street, London, EC3V 0JP. Ibex Insurance Services Ltd. are regulated by the Financial Services Commission FSC006 43B. Registered address: The Tower, Marina Bay, Gibraltar.

Type of Insurance and Cover

The Ibex EuroPet policy provides 3 levels of cover for cats or dogs older than 8 weeks and younger than 8 years (cats) or 10 years (dogs).

Significant Features and Benefits

Cover	Maximum benefit (€)		
	Bronze	Silver	Gold
Vets fees	2,000	4,000	8,000
Death from accident	300	500	700
Loss from theft or straying	300	500	700
Reimbursement of advertising costs	700	700	700
Emergency boarding fees	300	800	1200
Overseas travel cover per annum	Not covered	30 days	90 days
Loss of pet passport & health certificate	Not covered	Not covered	500
Excess per claim	75	75	75

Significant and Unusual Exclusions or Limitations

Your policy excludes some situations. Please refer to your policy booklet Sections 1 to 7 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

All sections:

- The first part of any claim – known as the “excess” (€75)
- Any incident occurring outside the EU
- Working animals

Under Section 1 – Veterinary Fees

- Treatment exceeding 12 months
- Costs resulting from an illness or injury first showing clinical signs before, or within 14 days of the start of cover
- Preventative or routine tests/treatment
- Costs resulting from pregnancy or giving birth
- The cost of having your pet cremated, buried or disposed of

Under Section 2 – Death from Accident

- Death caused by an illness or disease

Under Section 7 – Loss of a Pet Passport & Health Certificate

- We will not pay for more than 1 claim for a new pet passport and health certificate in 12 months

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Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Cancellation

You may cancel this insurance at any time by returning your certificate of insurance to us. A full explanation of the cancellation terms can be found in your policy booklet detailing all charges and short term rates applicable.

How to Claim

Contact the Ibex claims handling company, Iberian Claims Service, direct:

- By telephone: +34 956 69 55 96
- By email: info@iberianexpatriate.com
- By post: Iberian Claims Service, Sotomarket, Planta atico Oficinas 10-14, Urbanizacion Sotogrande, Ctra. Cadiz-Malaga, 11310 San Roque Cadiz, Espania

Complaints

Our aim is at all times to provide a first class standard of service. However there may be occasions when you feel that this objection has not been achieved. Should you wish to make a complaint please refer to page 8 of your policy booklet for details of the complaint procedure.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Financial Services Compensation Scheme (FSCS)

Lloyd's underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor, Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).