

PET POLICY SUMMARY

This document outlines the main benefits and restrictions associated with an Allianz Pet Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy booklet and your Schedule to ensure that you understand the cover provided by the Policy. A copy of the Policy booklet is available from the Company upon request.

This is a 12 month contract of insurance. For details of your Period of Insurance, please refer to your Schedule. The different sections of cover that are available on a standard Allianz PET Policy and a summary of the main Section exclusions are detailed below. Your Policy may not include all of these sections or all of the covers within a section. Please refer to your Schedule for full details.

Section	Dog and Cat Benefit Limit	Main Exclusions
Vet Fees	€4,000	The cost of any treatment for an injury or illness that is the same as, results from or first showed clinical signs before your pet's cover started. The cost of any treatment a Vet normally recommends to prevent injury or illness.
Advertising and Rewards	€ 500	Any reward that we have not agreed to before you advertised it.
Boarding Kennel and Cattery Fees	€1,000	Any amount if you are in hospital for less than 4 days.
Theft and Straying	€1,000	Any amount if you or the person looking after your pet has freely parted with it, even if tricked into doing so, unless someone was looking after or transporting your pet in return for money, goods or services.
Death from Injury	€1,000	Any amount if the death results from an injury that is noted as excluded on your schedule.
Death from Illness	€1,000	Any amount if the death results from an illness that occurs or first shows clinical signs within 14 days of your pet's cover starting. Any amount if your pet is aged 8 years or over and aged 5 years or over if your pet is a select breed.
Holiday Cancellation	€1,000	Any costs relating to a holiday you booked less than 28 days before you were due to leave.
Third Party Liability	€250,000	Any costs or expenses incurred in defending you which we have not agreed beforehand.

These are the main restrictions and exclusions that may apply to your Allianz Pet Policy. Please read your Policy booklet and Your Schedule for full details.

Excesses	The standard Excess is €100, optional lower or higher excesses are available upon request which may increase or decrease your premium. You may also pay a percentage amount on each vet fees claim depending on the age of your pet.
Select Breeds	Restrictions in cover may apply to certain breeds of dogs.
Claims Procedure	You must send us a completed claim form before we can confirm if a claim will be covered. Invoices must be supplied in relation to all submitted claims.
Age of Pet	Restrictions in cover may apply depending on the age of Your Pet.
Lifetime Cover	The Policy provides cover for ongoing conditions, provided the injury or illness did not first show clinical signs before your pet's cover started. When you renew your policy the full vet fees benefit is reinstated.