

Cover type	Benefit	Time Limited		Lifetime				
		Time Limited 2000	Time Limited 5000	Lifetime 2000	Lifetime 3000	Lifetime 4000	Lifetime 5000	Lifetime 8000
Limits and excess:	<b>Veterinary Fees</b>	£2,000 <small>per condition</small>	£5,000 <small>per condition</small>	£2,000 <small>per year</small>	£3,000 <small>per year</small>	£4,000 <small>per year</small>	£5,000 <small>per year</small>	£8,000 <small>per year</small>
	<b>Product type</b>	Time Limited	Time Limited	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
	<b>Fixed excess</b>	£75 <small>(per condition)</small>	£75 <small>(per condition)</small>	£75 <small>(per condition per year)</small>	£75 <small>(per condition per year)</small>	£75 <small>(per condition per year)</small>	£75 <small>(per condition per year)</small>	£75 <small>(per condition per year)</small>
	<b>Variable excess</b>	None						
	<b>Overage excess</b>	20% co-insurance <small>(or fixed excess amount if greater) for dogs from 8yrs (select breeds* from 5 years) and cats from 10yrs.</small>						
Veterinary fees can include:	<b>MRI cost</b>	Included up to vet fees cover limit						
	<b>CT scan cost</b>	Included up to vet fees cover limit						
	<b>Complementary therapy</b>	£500	£750	£500	£750	£1,000	£1,000	£1,500
	<b>Physiotherapy</b>	£500	£750	£500	£750	£1,000	£1,000	£1,500
	<b>Overseas veterinary treatment</b>	Included up to vet fees cover limit						
	<b>Dental treatment</b>	Included up to vet fees cover limit						
Third Party liability:	<b>Third party liability</b> <small>(dogs only)</small>	£1million						
	<b>Third party liability excess</b>	£250						
Additional benefits:	<b>Death from illness</b> <small>(cost of pet, up to age limits below)</small>	£500		£1,500				
	<b>Death from accident/injury</b> <small>(cost of pet, up to age limits below)</small>	£500		£1,500				
	<b>Cremation and burial costs</b>	Not included		£200				
	<b>Finding your Pet - Advertising &amp; Reward</b>	Not included		£1,500				
	<b>Theft or straying</b>	£500		£1,500				
	<b>Boarding kennel/cattery fees</b>	Not included		£1,500				
Holiday travel cover:	<b>Holiday cancellation</b>	Not included		£1,000	£1,000	£1,500	£1,500	£3,000
	<b>Overseas Extension of Vet Fees Cover</b>	90 days						
	<b>Quarantine costs</b>	£150						
	<b>Loss of pet travel documents</b>	£250						
	<b>Emergency expenses cover abroad</b>	£500	£500	£500	£500	£700	£1,000	£1,500
Veterinary Helpline, Live Chat and Video	<b>PDSA Petcall</b>	✓	✓	✓	✓	✓	✓	✓

You can insure your pet from 8 weeks of age. The upper limit to start a new policy for most breeds of dogs is their 8<sup>th</sup> birthday. For some breeds\* of dogs it is their 5<sup>th</sup> birthday. For cats, the upper age limit is their 10<sup>th</sup> birthday.

**Lifetime** policies cover vet fees for new illnesses and accidental injuries up to a maximum amount which is reinstated each year.

Your premiums are only fixed until each renewal, and are likely to go up each year. Like humans, our pets are more likely to be affected by illness as they get older. This means that every year, your insurance premium will increase even if you have not made a claim. There is no limit to premium increases, these increases could be significant to you.

With **Time Limited** policies, each condition is only covered for 12 months calculated from the first date of treatment or until the maximum benefit is paid for that condition whichever occurs first. After this, we will not make any further claims payments for that condition or any bilateral, recurring or related conditions.

\*Select dog breeds include: Beauceron, Bernese Mountain Dog, Bulldog, Bullmastiff, Deerhound, Dogue de Bordeaux, Estrela Mountain Dog, Giant Schnauzer, Great Dane, Irish Wolfhound, Leonberger, Mastiff, Neapolitan Mastiff, Newfoundland, Old English Bulldog, Old English Sheepdog, Poodle (Standard), Pyrenean Mountain Dog, Rhodesian Ridgeback, Rottweiler, Shar Pei, St Bernard, Tibetan Mastiff, Utonagan.

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