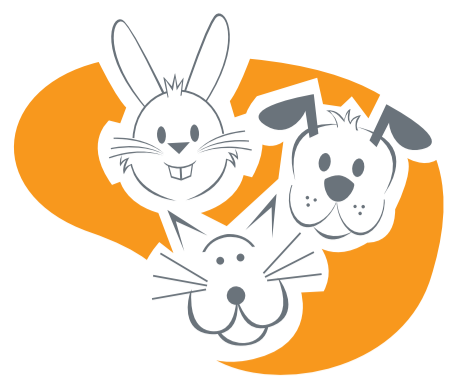


IMPORTANT DOCUMENT



Petinsure
YOUR PET PEOPLE

www.petinsure.ie

Policy Terms and Conditions

POLICY TERMS AND CONDITIONS

These Policy Terms and Conditions, the Application and the Policy Schedule together form the Certificate of Insurance and are part of an insurance contract. This insurance applies only to an Event arising within Ireland.

Please note that these Terms and Conditions are subject to amendment from time to time and may vary according to details disclosed on Your Application.

COVER

In consideration of the payment of the premium, We will provide the insurance in this policy in respect of Events occurring during the Period of Insurance.

DEFINITIONS

Behavioural Problems – Any changes to Your pet’s normal behaviour, resulting from a mental or emotional disorder.

Certificate of Insurance – The Certificate forwarded in consideration of the payment of the Premium, evidencing the coverage set out herein, formed by these Policy Terms and Conditions and the Policy Schedule.

Currency – All figures in this policy are expressed in Euro, unless stated otherwise.

Condition – All manifestations of clinical signs resulting in the same diagnosis regardless of the number of incidents or areas of the body affected.

Claimable amount – The total that can be claimed under the benefit. The claimable amount is the amount of the claim prior to the deduction of the Policy Excess.

Clinical Signs – Changes in Your pet’s normal healthy state, its bodily functions and or behaviour.

Event – The manifestation of a Condition or illness or an accident causing Injury to Your pet.

Excess – The amount payable by You for each illness or injury that is treated during the Policy Year that is not related to any other illness or injury treated during the same Policy Year. This also means that when the Treatment dates of an illness or injury fall into two or more Policy Years You pay an Excess for each Policy Year. If Your Pet is 10 years or over (7 years for Select Breeds), You must also pay the percentage amount on each and every Vet Fees claim. The percentage is shown in Your Policy Schedule.

Illness – Any sickness, disease or changes to Your pet’s normal healthy state.

Injury – Bodily injury caused solely and directly by sudden violent, accidental, unexpected external and visible means.

Market Value – The price generally paid for an animal of the same age, breed and pedigree at the time You got Your Pet.

Maximum Benefit – The most We will pay in respect of any one Event as set out in the Policy Schedule or in aggregate for any one Period of Insurance.

Period of Insurance – The period shown on the Policy Schedule or any renewal for which You have paid and We have agreed to accept a renewal premium.

Policy Schedule – The document that details Your selected cover, the amount of Your Maximum Benefit, the person(s) and animal(s) who are insured, the premium payable and the Start Date.

Purchase Price – The amount You paid for Your pet named in the policy evidenced by an invoice from the seller.

Select Breeds – Beauceron, Bulldog, Dogue de Bordeaux, Great Dane, Leonberger, Newfoundland, Pyrenean Mountain Dog, St Bernard, Bernese Mountain Dog, Deerhound, Estrela Mountain Dog, Irish Wolfhound, All Mastiff breeds, Old English Sheep Dog, Rottweiler (We may modify this list from time to time).

Stand-Down – There is no cover under this policy for, any illness or injury, death from illness or holiday cancellation costs, which occur within 14 days of the inception date of the Period of Insurance.

Start Date – The date shown on the Policy Schedule when the cover starts.

Territorial Limits – Republic of Ireland.

Treatment – Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a Veterinary practice.

Vet – Registered Veterinary Surgeon or Registered Specialist Veterinary Surgeon.

Vet Fees – The amount that a Registered General Veterinary Surgeon or a Registered Specialist Veterinary Surgeon, in general, charges.

We, Us, Our – Alpha Insurance A/S, Amaliegade 12, st Copenhagen K DK-1256, Denmark.

You, Your – The person named on the Policy Schedule.

Your pet – Any dog, cat or rabbit named on the Policy Schedule.

CONDITIONS OF COVER

You cannot cancel the insurance if claims are paid by Us during the “free look” period or if claims are paid during the Period of Insurance.

Throughout the Period of Insurance You must take care of Your pet and undertake any Treatment normally recommended by a Vet to prevent an Event.

You must arrange for Your pet to be kept vaccinated for the duration of the policy. Dogs must be kept vaccinated against Distemper, Hepatitis, Parvovirus, Bordatella and Leptospirosis. Cats must be kept vaccinated against Feline Infectious Enteritis, Feline Leukaemia and Feline Influenza. Rabbits must be vaccinated against Myxomatosis and Viral Haemorrhagic Disease.

If, when You claim, there is any other insurance under which You are entitled to payment, We will only pay Our share of the claim. You must tell Us the name and address of the other insurance company and Your policy number with them and otherwise make full disclosure of all relevant facts.

If You have any legal rights against another person in relation to

Your claim, We may take legal action against them in Your name at Our expense. You must give Us all the help You can and provide any documents We ask for.

If You make a false or exaggerated claim, this policy will end and We will not make any further payments. Any related payments must be returned to Us.

Your pet is only insured under this policy if You have paid the premium. It is Your responsibility to ensure Your premiums are paid and up to date. The insurance will lapse without notice if

payment of the premium is more than 10 days overdue.

If You are frequently late in the payment of Your premiums, We reserve the right to cancel Your policy by giving You written notice of cancellation 14 days prior.

We reserve the right to deduct any outstanding premium from a claim. If a Vet, who has treated Your pet or is about to treat Your pet, asks for information about Your insurance that relates to a claim We will tell the Vet what Your insurance covers, how the amount We pay is calculated and if the premium is up to date.

If We offer further periods of insurance, We may change the Premium and the Policy Terms and Conditions specific to Your pet’s insurance.

We will not give prior approval of Your claim. You must send Us a claim form that has been properly filled in and You must have paid the Vet. We will then write to You with Our decision.

When You claim, You agree to give Us any information We may reasonably ask for.

You must get a Vet to examine and treat Your pet as soon as possible after it shows clinical signs of an injury or an illness and, if We decide, You must also take Your pet to a Vet that We choose.

You may upgrade (or downgrade) the insurance at Your option upon receiving an offer of renewal of insurance. The Stand-down period shall apply to the change.

In the event of a disagreement between You and Us, an independent Vet will act as arbitrator whose decision will be binding for both parties.

We will, at Our option, offer renewal of insurance. If renewed, the insurance shown on the new Policy Certificate is subject to the Terms and Conditions then required by Us.

We reserve the right to modify or retract an offer of renewal in the event that any prior claim is received or processed after the date of that offer.

We reserve the right to specify from time to time a maximum fees schedule pertaining to particular procedures and Treatments. The current schedule is available from Us upon request.

We reserve the right to cancel the insurance by notifying You in writing 14 days prior to the cancellation date. In this event We will refund premiums of any unused portion of the Period of Insurance.

VAT – The maximum claimable amounts and excesses shown on the Schedule of Benefits are inclusive of VAT.

GENERAL EXCLUSIONS

- Claims for a pet less than 8 weeks of age.
- Costs resulting from any Event caused by or arising from use of an animal for hunting, guarding, racing or fighting.
- Costs relating to the destruction of or injury to a pet to prevent injury to people or livestock.
- Claim for loss resulting either directly or indirectly from an

infringement of statute regulations or bylaws relating to animal health, biosecurity or dog control statutes indirectly.

- If Your dog becomes designated individually or by breed as dangerous by statute, regulation or regulatory body You must tell Us and We will cancel the policy.

- Any loss caused by war, riot, revolution or any similar Event.

- Any costs incurred as a result of restrictions put on Your pet by the Department of Food and Agriculture in the Republic of Ireland.

- Any amount if You break the Republic of Ireland animal health or importation laws or regulations.

CLAIMS REQUIREMENTS/SPECIAL CONDITIONS

Vet Fees

Before Your pet is treated, You must make sure that the Vet is prepared to complete the Treatment section of Our claim form and provide detailed invoices and full clinical history of Your pet if requested by Us. We also reserve the right to speak with any previous Veterinary practices which Your pet has attended and these details must be supplied by You.

You must fill in all policy holder sections of the claim form and ask Your Vet to fill in the Treatment section. We will not pay for the supply of this information.

Please note that if the claim form is not fully completed it will be returned.

Please send Us

- The claim form fully completed.
- The invoices setting out the costs involved.

In the case of claims for referral Vets please ensure that Petinsure has received a claim form from the original treating Vet.

Advertising and Rewards

Please phone Us on 1890 201 201 for approval of any reward before You advertise it.

Please send Us

- A claim form fully completed.
- Invoices and receipts to show the costs involved, including a receipt for any reward You paid.

Boarding Kennel & Cattery Fees

Please send Us

- A claim form filled in by Your doctor or consultant stating that You were unable to care for Your pet and by the owner of the boarding kennel or cattery.
- An invoice from the kennel or cattery or written confirmation from the person looking after Your pet.
- We will not pay for the supply of this information.

Theft and Straying

If Your Pet is found or returns, You must repay the full amount We have paid You. As soon as You discover Your pet is missing, You must send Us:

- Gardaí crime reference number or written confirmation of Your report.
- A completed claim form if Your pet has not been found within 30 days.

How to Claim

Please phone Us on 1890 201 201.

Death from Injury

For a claim form for accidental death, please phone Us on 1890 201 201.

Please send Us

- A death certificate from Your Vet.
- The pedigree certificate and a receipt showing the amount You paid for Your pet.
- Your claim forms fully completed.
- We will not pay for the supply of this information.

Death from Illness

For a claim form for accidental death, please phone Us on 1890 201 201.

Please send Us

- A death certificate from Your Vet.
- The pedigree certificate and a receipt showing the amount You paid for Your Pet.
- Your claim form fully completed.
- We will not pay for the supply of this information.

Holiday Cancellation

For a claim form for holiday cancellation, please phone Us on 1890 201 201.

Please send Us

- A claim form which You and Your Vet have filled in and the booking invoice and cancellation invoice from the travel agent, tour operator or other holiday sales organisation.
- The invoices must show the date of the booking, the dates of the holiday, the total cost of the holiday, the date You decided to cancel or return home and any expenses You cannot recover.
- We will not pay for the supply of this information.

Third Party Liability

SPECIAL CONDITIONS THAT APPLY TO THIS SECTION

- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
- You must agree to provide Us with any information We ask for.
- You must allow Us to take charge of Your claim and allow Us to prosecute in Your name for Our benefit.
- You must immediately send Us any writ, summons, legal documents or correspondence You receive and You must never send any replies to any of these documents.

How to claim

- For a claim form for third party liability, please phone Us on 1890 201 201.
- Send Us the claim form together with all correspondence, writs, summons or any other legal documents. You must not have answered any of these documents.

What We Will Pay

- The cost of Vet Fees for Treatment Your pet has received during the Period of Insurance for an Event.
- The Maximum Benefit for any one Event or in aggregate for one Period of Insurance will be shown on Your Policy Schedule.

What You Will Pay

For each claim, You must pay an amount as shown in Your Policy Schedule and as defined under Excess in this Terms and Conditions document.

What We Will Not Pay

- More than the Maximum Benefit for any one Event or in aggregate for any one Period of Insurance.
- More than the maximum designated fee for any procedure that is subject to such a limit.
- Any amount if Your claim results from:
 - A Condition that first showed clinical signs before the Start Date or during the Stand-down period
 - A pre-existing Condition, i.e. a Condition that is the same as, or has the same diagnosis or clinical signs as an illness,

injury or clinical sign Your pet had before the Start Date or during the Stand-down period.

- A Condition that is caused by, relates to or results from an illness, injury or clinical sign Your pet had before the Start Date, or during the Stand-down period.
- Claims resulting from a Condition or injury that is specifically excluded on the Policy Certificate or generally not covered by these Terms and Conditions.
- The cost of any Treatment a Vet normally recommends in preventing injury or illness, including elective and cosmetic Treatment, prescribed diets food and non-prescribed general health enhancers, flea and parasite control, bathing and grooming.
- The cost of any Treatment that You choose to have carried out that is not directly related to an Event.
- Any Treatment in connection with breeding, pregnancy or giving birth including the cost of spaying and castration and including claims arising from these procedures (except in cases of an Event specific to the reproductive system).
- The cost of treating any Event deliberately or negligently

caused by You or anyone living with You.

- Hospitalisation, house calls and after hours consultation surcharges unless the Vet certifies that this is appropriate for the severity of Your pet's Condition.
- The cost of dentistry and dental related procedures except for remedial Treatment of teeth following an accident.
- Behavioural problems.
- Contact skin allergies, e.g. from plants.
- The cost of having Your pet put to sleep, disposed of, cremated or the cost of a post mortem.
- Any costs for treating an illness or injury after the last day of the policy year.

THIRD PARTY LIABILITY COVER

This cover only applies if You (or any member of Your family permanently living with You, or to any person whom You have asked to look after Your pet) are not covered under any other liability insurance or household insurance or unless the cover provided by another insurance has been used up.

What We Will Pay

We will pay all amounts You (or any member of Your family permanently living with You or any person whom You have asked to look after Your pet) become legally liable to pay as compensation, for accidental bodily injury or accidental damage to property caused by the insured pet that happens within the territorial limits during the Period of Cover. We will also pay any extra costs or expenses You have to pay, but only if We have agreed to them in writing beforehand. Whether You pay Your premium annually or monthly, the most We will pay in total in any twelve month period is stated in Your Policy Schedule.

What You Will Pay

For each claim, You must pay an amount as shown in Your Policy Schedule and as defined under Excess in this Terms and Conditions document.

What We Will Not Pay

- Any liability under any agreement or contract, unless You would have been liable anyway.
- Deliberate acts by You, members of Your family or anyone who You asked to look after Your pet.
- Loss or damage to property belonging to or in custody or control of You and Your family, any person employed by You, members of Your household or people whom You have asked to look after Your pet.

- Accidental bodily injury to You, a member of Your family, people permanently living with You or people whom You have asked to look after Your pet.
- Accidental bodily injury to any person who is under a contract of service or employment or apprenticeship with You when the injury or disease arises out of and in the course of employment by You.
- Any compensation, costs or expenses if You, any member of Your family, any person living with You, working with You or working for You is either responsible for or is looking after the property that is damaged.
- Any compensation, costs or expenses that result from Your profession, business or employment.
- Any claim arising outside the territorial limits.
- Any compensation, costs or expenses if We have not agreed to these before they arose.

DEATH FROM ACCIDENT

What We Will Pay

We will pay You the purchase price of Your pet, as proven by You, if Your pet dies as a result of an accident or as a result of being put to sleep following an accident (but only if confirmed in writing by a Vet as necessary to prevent the pet from suffering). If You did not pay for Your pet or have no formal proof of how much You paid We

will pay the market value at time of purchase. The most We will pay in total is stated in Your Policy Schedule.

What We Will Not Pay

- More than You have paid for Your pet.
- Any amount unless a Vet has put Your pet to sleep as a result of an accident that cannot be treated and believes it was not humane to keep Your pet alive because it was suffering.

DEATH FROM ILLNESS

What We Will Pay

We will pay You the purchase price of Your pet, as proven by You, if Your pet dies from an illness or a disease or as a result of being put to sleep (but only if confirmed in writing by a Vet as necessary to prevent the pet from suffering) because of an illness or a disease. If You did not pay for Your pet or have no formal proof of how much You paid We will pay the market value at time of purchase. The most We will pay in total is

stated in Your Policy Schedule.

What We Will Not Pay

- Any claims for dogs aged 8 years and older or for cats aged 11 years and older.
- More than You have paid for Your pet.
- Any claim arising from death from Myxomatosis of a rabbit.
- Any amount unless a Vet has put Your pet to sleep because of an incurable illness and believes it was not humane to keep Your pet alive because it was suffering.

LOST AND FOUND

What We Will Pay

If Your pet is lost or stolen We will refund You for the costs of local advertising and for a suitable reward to be offered for recovery of the pet. This includes the cost of bringing Your pet back to Your home address. The most We will pay in total in any twelve month period is stated in Your Policy Schedule. The reward to be offered

for the recovery of Your pet if it is stolen or goes missing during the Policy Year must first be agreed with Us.

What We Will Not Pay

- Any reward claimed by a member of Your family or anyone living with You.
- Any amount that We have not agreed to before You advertised it.
- Any reward not supported by a signed receipt giving the full name and address of the person who found Your pet.

THEFT AND STRAYING

What We Will Pay

We will pay You the purchase price of Your pet as proven by You if Your pet is lost or stolen and has not been found after 45 days. If You did not pay for Your pet or have no formal proof of how much You paid We will

pay the market value at time of purchase. The most We will pay in total is stated in Your Policy Schedule.

What We Will Not Pay

- More than You paid for Your pet.
- Any payment until more than 45 days after Your pet first went missing.

BOARDING KENNELS / CATTERY FEES

What We Will Pay

The cost of boarding Your pet at a kennel or cattery or €5 a day towards the cost of someone, who does not live with You, looking after Your pet while You are in hospital during the Policy Year. The most We will pay in total in any twelve month period is stated in Your Policy Schedule.

What We Will Not Pay

- If You, or any member of Your family living with You, goes into hospital as a result of pregnancy.

- Any period in hospital that You were aware was likely at the Start Date of this insurance.
- Costs as a result of nursing-home care or convalescence care that You do not receive in hospital.
- Any amount if You are in hospital for less than 4 days.
- Any costs resulting from You going into a hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or self-inflicted injuries.

HOW TO CLAIM

Before Your pet is treated, You must make sure that the Vet is prepared to provide the information or documentation to support the claim as set out on the claim form.

Claims should be submitted at the end of the Treatment of any Event, but in any case no later than six months from the commencement of an Event.

Claims submitted without the information or documentation to support the claim as set out on the claim form will not be eligible for reimbursement. All receipts to support costs must be provided.

You must fill in a claim form which is available to download from Our website, www.PetInsure.ie or by telephoning Us on 1890 201 201.

HOLIDAY CANCELLATION COSTS

What We Will Pay

We will refund You any cancellation costs You cannot recoup from any other source if, in Your Vet's opinion, Your pet needs emergency, life saving surgery within 7days of Your scheduled departure, or if You have already departed and You must cancel or cut short Your holiday. The most We will pay in total in any twelve month period is stated in Your Policy Schedule.

What We Will Not Pay

- Non life-saving operations.
- Any Condition that is likely to need emergency life-saving surgery that You were aware of before booking the holiday.
- Any costs relating to a holiday You booked less than 28 days before You were due to leave.

PETINSURE TERMS OF BUSINESS

Who We Are

PetInsure is a registered trading name (Registration No. 349536) of Capstone Financial Services Ltd. (Company No: 451193), 6th Floor, 5 Lapps Quay, Cork. (Hereafter referred to as "Us" or "We").

Authorised Status

Capstone Financial Services Ltd t/a PetInsure is regulated by the Financial Regulator (Registration No. 48167) as an insurance intermediary registered under the European Communities (Insurance Mediation) Regulations, 2005. The Financial Regulator holds registers of regulated forms. You may contact the Financial Regulator on (01) 4104000 or alternatively visit their website on www.financialregulator.ie to verify Our credentials.

Capstone Financial Services Ltd t/a PetInsure may offer advice in relation to all aspects in relation to life assurance products (Term Cover, Serious Illness and Permanent Health Insurance) and General Insurance. We also transmit orders on clients' behalf to any of the insurance undertakings or product producers from whom the company holds letters of appointment. A list of all such appointments is contained elsewhere within these terms of business.

Remuneration

We are remunerated through commission and/or payments from insurers and product providers.

Conflict of Interest

We will endeavour to avoid conflicts of interest but where this is unavoidable We will explain the position fully. We will at all times avoid prejudice to any party.

Complaints Procedure

Capstone Financial Services Ltd t/a PetInsure has in place, a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. All complaints are fully investigated and the complainant updated at intervals of not greater than 20 business days. We will attempt to investigate and resolve a complaint within 40 business days.

All complaints should be directed in writing to

The Complaints Officer,
PetInsure,
6th Floor,
5 Lapps Quay,
Cork.
or email CustomerCare@PetInsure.ie

In the event that a client remains dissatisfied with the handling of and/or response to a complaint they may refer the matter to The Financial Services Ombudsman.

If Your complaint is not resolved to Your satisfaction or if We haven't provided You with a decision after 8 weeks, You have the right to refer Your complaint to the Financial Services Ombudsman's Bureau at: Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin (Phone: 1890 88 20 90).

Your Obligations

It is Your responsibility to provide complete and accurate information for Insurers when You take out Your Insurance Policy, throughout the life of that policy and when You renew Your Insurance. It is important that You ensure all statements made by You are, to Your knowledge and belief, full and accurate. Failure to disclose any material information to Your Insurers could invalidate Your insurance cover and could mean that all or part of a claim may not be paid.

Applicable Law

We can both choose the law that will apply to the contract. Unless We agree otherwise with You Irish law will apply.

Right of Cancellation

You have the right to withdraw from any insurance policy which You buy from Us within 21 days of the date of inception of cover.

Right to a Refund

If You cancel Your cover within 21 days of the date of inception of Your policy You are entitled to a full refund.

Period of Insurance

Your Period of Insurance in respect of any policy You hold with Us will be the period specified as such in Your Policy Schedule/ Renewal notice.

Amendments or Alterations

Where there is to be any amendment or alteration to the cover which We have arranged for You We will inform You at least one month prior to said alteration or amendment.

Consumer Protection

Capstone Financial Services Ltd t/a PetInsure is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to clients of firms covered by the Act. However You should also be aware that a right to compensation would only arise where money or investment

instruments held by this company on Your behalf cannot be returned either for the time being or for the foreseeable future and where the client falls within the definition of eligible investor as contained in the Act. In the event that a right to compensation is established, the amount payable is 90% of the client's loss that is recognised as eligible for compensation, or €20,000, whichever is the lesser.

Default Remedies

Capstone Financial Services Ltd t/a PetInsure actions in the event of default by the client are:

Product providers are entitled to withdraw benefit or cover on default of any payments due under any products arranged for Your benefit. It is therefore critical to the guaranteed continuance of Your insurance that Your premium is paid in full. Some insurers may include as a term of the insurance a settlement due date or in some cases a warranty under the terms of which the premium must be paid to them by a certain date. We inform Our clients of such requirements and the relevant date in good time to allow the payment terms to be met. Failure to comply with the terms of the warranty may mean that the insurers obligation under the policy will be terminated. We will automatically advise You of any

payments outstanding on Your policy and the consequences of failure to pay premiums.

An outline of the action and remedies the relevant product producers may take in the event of default by a client is included in the product producer's policy document.

Insurers

We review and consider the security of Insurers and Underwriters in a professional manner. We do not and cannot guarantee the financial security of any Insurer or Underwriter.

The following is a list of insurance undertakings and product producers from which letters of appointments are held:

Non Life Insurance Appointments

- 1) Alpha Insurance/AS



PetInsure
YOUR PET PEOPLE
www.petinsure.ie

Address: PetInsure
6th Floor,
5 Lapps Quay,
Cork

Telephone: Lo-Call 1890 201 201

Email us: Info@PetInsure.ie

Website: www.PetInsure.ie

