

# Breeder Plan

Policy Summary



THE KENNEL CLUB

**BREEDER PLAN**

 0845 379 1500

 [www.breederplan.co.uk](http://www.breederplan.co.uk)

## **POLICY SUMMARY**

This policy summary does not contain full details and conditions of your insurance - these are located in your policy wording.

## **NAME OF INSURANCE UNDERTAKING**

The insurer of this policy for Sections 1, 2, 4 and 5 is Agria International Forsakring AB, and the insurer of this policy for Section 3 is Groupama Insurance Company Limited.

## **TYPE OF INSURANCE AND COVER**

Insurance for Kennel Club registered pedigree dogs. This insurance provides cover for vet fees, including during gestation and whelping and fertility tests if your dog is suspected to be infertile. The insurance also offers cover for weak or fading puppies up to a week after birth and vet fees for puppies between the ages of five and twelve weeks of age, together with third party liability.

If you have opted to extend your policy to include Life cover this insurance provides cover if your dog dies due to injury or accident, illness or disease or if your dog is lost, stolen or strays (your Certificate of Insurance or Renewal Certificate will show if your policy includes Life cover).

## **CONDITIONS**

You must ensure that your dog has received the required vaccinations and protection against harm. Failure to comply with this may jeopardise your claim or cover. Please refer to the General Conditions in the policy wording for a full description.

## **DURATION**

This is an annually renewable policy. The period of insurance is shown on your Certificate of Insurance.

## **CANCELLATION PERIOD**

You are free to cancel this policy at any time. You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation.

## **CLAIM NOTIFICATION**

To make a claim contact 0845 379 1500.

## **MAKING YOURSELF HEARD AND COMPLAINTS**

Any complaint you may have should in the first instance be addressed to the Kennel Club Breeder Plan. Please refer to the policy booklet for details of the complaint procedure.

If you have complained to us and we have been unable to resolve your complaint, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of address and contact numbers can be found within the policy wording.

## **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

Agria International Forsakring AB and Groupama Insurance Company Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected for 90% of the claim.
- Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

## KEY FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS

<b>Section 1 Veterinary fees</b>	<b>Features and benefits</b> <ul style="list-style-type: none"><li>■ All reasonable costs for treatment of your dog by a vet up to the maximum benefit as shown on your Certificate of Insurance or Renewal Certificate, due to injury, accident, illness and disease, including cost of euthanasia.</li><li>■ Dental treatment required as a result of an accident or injury.</li><li>■ Acupuncture as a treatment for symptoms of joint or spinal pain.</li></ul> <b>Significant exclusions</b> <ul style="list-style-type: none"><li>■ An excess as shown on your Certificate of Insurance or Renewal Certificate.</li><li>■ Cost of clinical diets.</li><li>■ Cost of treatment for behavioural problems.</li><li>■ Cost of treatment for joint disease (osteochondrosis, hip and elbow dysplasia, patella luxation) unless insured before the age of four months.</li><li>■ Any pre-existing conditions, injuries or illnesses or any costs of treatment for an illness or disease, which arises within 10 days of the start of the policy.</li><li>■ Cost arising from preventative and elective treatment, routine examinations, including but not limited to vaccination, grooming, spaying and castration.</li><li>■ Cost of cremation/burial.</li></ul>
<b>Section 1a Fertility examination</b>	<b>Features and benefits</b> <ul style="list-style-type: none"><li>■ The cost of fertility examination and tests, if your dog is suspected to be infertile.</li><li>■ The cost of fertility treatment.</li></ul> <b>Significant exclusions</b> <ul style="list-style-type: none"><li>■ An excess as shown on your Certificate of Insurance or Renewal Certificate.</li><li>■ Any costs arising from a fertility disorder, which arises within 10 days of the start of the policy.</li><li>■ A dog or bitch, which has previously given birth to three litters or sired three litters, or is over the age of 6 years of age and has had no litter.</li><li>■ Any costs for surgery to correct the infertility disorder.</li></ul>
<b>Section 1b Gestation and whelping (including caesarean section) - bitch only</b>	<b>Features and benefits</b> <ul style="list-style-type: none"><li>■ The cost of treatment due to gestation.</li><li>■ The cost of treatment of dystocia (difficulty in giving birth).</li><li>■ The cost of treatment for weak or fading puppies, whether in connection to dystocia or not, up to seven days after birth.</li></ul> <b>Significant exclusions</b> <ul style="list-style-type: none"><li>■ An excess as shown on your Certificate of Insurance or Renewal Certificate.</li><li>■ More than a total of two caesarean sections during a bitch's life span (including those prior to inception).</li><li>■ Caesarean sections for the following breeds:<ol style="list-style-type: none"><li>1. English Bulldog</li><li>2. French Bulldog</li><li>3. Boston Terrier</li><li>4. Pekingese</li></ol></li><li>■ Fading or weak puppies that require treatment over the age of seven days and not yet reached the age of five weeks.</li><li>■ Any costs of treatment due to gestation, dystocia or weak or fading puppies, which arise within 10 days of the start of the policy.</li></ul>
<b>Sections 2 Veterinary fees for puppies</b>	<b>Features and benefits</b> <ul style="list-style-type: none"><li>■ All reasonable costs for treatment of each puppy by a vet up to £450 due to an injury, accident or contracted illness and disease.</li></ul> <b>Significant exclusions</b> <ul style="list-style-type: none"><li>■ An excess as shown on your Certificate of Insurance or Renewal Certificate.</li><li>■ Cost of treatment for congenital defects.</li><li>■ Any cost of treatment occurring after the date of sale or after the age of twelve weeks, whichever comes first.</li></ul>

## KEY FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS

### Section 3 Third party liability

#### Features and benefits

- Legal liability up to £2,000,000 if someone is accidentally injured or killed or their property is accidentally damaged as a result of an incident involving the breeding and sale of dogs.

#### Significant exclusions

- The first £100 of each claim for loss or damage.
- Any business or profession other than the breeding and sale of dogs.
- Any amount of damages if the injured person or the damaged property belongs to a person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.
- Owning or using any motorised vehicle or any caravan or trailer attached to a vehicle or any aircraft or watercraft.
- Passing on any disease or virus or any breach of quarantine restrictions or import or export regulations.
- Third Party Liability if your dog injures someone or damages their property whilst outside the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands.

### Section 4 If your dog dies from an accident or illness

(Only available if you have opted to extend your policy to include Life cover – please also refer to your Certificate of Insurance or Renewal Certificate)

#### Features and benefits

- The value of your dog up to the maximum benefit as shown on your Certificate of Insurance or Renewal Certificate if your dog dies or has to be put to sleep by a vet following an accident or illness.
- In addition transportation costs and post mortem fees up to £400 will be paid, if your dog dies or is put to sleep due to an unknown cause and your dog is under the age of two years or has been insured for a shorter period than two years. No post mortem is required if we grant an exception, after you have contacted us.

#### Significant exclusions

- Any amount if the death results from an injury or illness first occurring or showing clinical signs before the cover starts, or in the case of illness/disease, first occurring within the 10 days of the start of the cover.
- Death or euthanasia due to behavioural problems or a disease that your dog must be vaccinated against for the policy to be valid.
- Any amount if your dog dies from an illness and is aged over 8, 10 or 12 years of age, dependant on breed.
- Any amount if your dog dies or is put to sleep due to a congenital disease or disorder.

### Section 5 If your dog is lost, stolen or strays

(Only available if you have opted to extend your policy to include Life cover – please also refer to your Certificate of Insurance or Renewal Certificate)

#### Features and benefits

- The value of your dog up to the maximum benefit as shown on your Certificate of Insurance or Renewal Certificate if your dog is lost, stolen or strays and is not recovered within three months.

#### Significant exclusions

- Any amount if your dog is lost, stolen or strays within 10 days of the start of cover.
- The cost of advertising.
- The cost of a reward.

## GENERAL EXCLUSIONS

- Any dog less than 8 weeks of age or over the age of 9 years at the start of this policy.
  - Any incident occurring outside the United Kingdom, Northern Ireland, the Isle of Man, the Channel Islands, Eire and the member countries of the PETS Travel Scheme (not applicable to Section 3 - Third Party Liability).
  - Any dog which should be registered under the UK Government's Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments.
  - Intentional slaughter, by order of any Government, Local Authority or any other person having jurisdiction in the matter.
  - War risks, hostilities, terrorism, military or usurped power or radioactive contaminations.
  - Malicious or wilful injury or gross negligence to your dog caused by you, your agents, employees or members of your family.
  - The use of your dog for commercial security or racing purposes.
-



The Kennel Club Breeder Plan is administered by  
Agria Pet Insurance Limited, 2b Alton House Office Park  
Gatehouse Way, Aylesbury HP19 8XU



The British Small Animal Veterinary Association  
recommends the principle of Pet Health Insurance  
to its members and their clients



The Kennel Club Breeder Plan is underwritten by  
Agria International Forsakring AB and Groupama  
Insurance Company Limited.