

# Kennel Club Lifetime Lite, Lifetime, Lifetime Plus and Lifetime Premium Dog Insurance Policy

Insurance Product Information Document

Ecclesiastical Insurance



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This document provides a summary of the key information relating to Section 4 'Third Party Liability' only of the Kennel Club Lifetime Lite, Lifetime, Lifetime Plus and Lifetime Premium Dog Insurance Policy. For a summary of the key information relating to:

- all other Sections;
- the General Exclusions, General Conditions, Territorial Limits and Claims Conditions that apply to Section 4 'Third Party Liability';

please see the separate Agria Försäkring Insurance Product Information Document.

Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

Section 4 'Third Party Liability' provides cover for your legal liability arising out of the ownership of your dog.



### What is insured?

- ✓ Your legal liability for compensation, costs and expenses, up to the limit specified in your schedule, for claims arising from accidental injury, death, or property damage arising out of incidents during the period of insurance.
- ✓ We will also cover the Legal Liability of any person looking after the dog with your permission.



### What is not insured?

- ✗ Any compensation, costs and expenses that you are covered for under any other insurance, until all the cover under that insurance is fully used.
- ✗ The first £250 of each claim.
- ✗ Any incident relating to your employment, profession, occupation, or business, unless accepted by us or detailed as acceptable in your policy document.
- ✗ Damage to property belonging to you, your family, someone who works for you or lives with you or any person looking after your dog with your permission.
- ✗ Accidental injury or death to you, your family, someone who works for you or lives with you or any person looking after your dog with your permission.
- ✗ Fines and penalties from any criminal proceedings.
- ✗ If an animal or person catches a disease or virus directly or indirectly from your dog.



### Are there any restrictions on cover?

- ! There is no cover if you break the laws and regulations on quarantine, import or export of dogs.



### Where am I covered?

- ✓ The United Kingdom.
- ✓ The Channel Islands.
- ✓ Isle of Man.

For members of British Armed Forces cover also applies whilst you are temporarily stationed abroad on British Armed Forces bases. You must be intending to return to the UK following completion of your temporary deployment abroad.

If you have chosen Section 8 'Overseas Travel' of the Kennel Club Lifetime Lite, Lifetime, Lifetime Plus and Lifetime Premium Dog Insurance Policy you are also covered elsewhere for holidays up to 120 days in each period of insurance in a country or territory that is part of the European Union.



### What are my obligations?

- You must comply with the obligations stated in the separate Agria Försäkring Insurance Product Information Document.
- You must tell us if you or anyone else is found legally liable for damage or injury caused by your dog.
- You must tell us as soon as reasonably possible of any event which may result in a claim.



### When and how do I pay?

Specific payment for Section 4 'Third Party Liability' is not required as the cost is incorporated within the overall cost of the Kennel Club Lifetime Lite, Lifetime, Lifetime Plus and Lifetime Premium Dog Insurance Policy.



### When does the cover start and end?

The policy covers you for a period of 12 months and the effective dates are detailed on your Schedule of Insurance.



### How do I cancel the contract?

For details on how to cancel your Kennel Club Lifetime Lite, Lifetime, Lifetime Plus and Lifetime Premium Dog Insurance Policy please see the separate Agria Försäkring Insurance Product Information Document.