

**ASDA PET INSURANCE TIME LIMITED
POLICY SCHEDULE**

In return for the premium shown below, West Bay Insurance Plc. (the Insurer) will provide the cover set out in this policy schedule.

POLICY NUMBER	<POLICY NUMBER>	COMMENCEMENT DATE	<INCEPTION DATE>	PERIOD OF INSURANCE	12 Months
POLICYHOLDER	<FIRST NAME> <LAST NAME>				
ADDRESS	<ADDRESS LINE 1>				
	<ADDRESS LINE 2> <ADDRESS LINE 3> <ADDRESS LINE 4>				
POSTCODE	<POSTCODE>				
PET'S NAME	DATE OF BIRTH		PURCHASE PRICE		
<PET'S NAME>	<PET DATE OF BIRTH>		£<PURCHASE PRICE>		
BREED	SEX				
<BREED>	<SEX>				
EXCLUSIONS:					
POLICY TYPE	Time Limited - Following the first treatment date of an illness or injury, you have 12 months cover to claim for that condition. Once the veterinary fee limit has been reached, or 12months have passed (whichever is sooner) the condition will no longer be covered by the policy. Further cover will be provided if treatment for an illness or injury carries over into a new period of insurance and you have yet to claim the full veterinary fee limit or the 12 month cover period has not yet passed. This is subject to your insurance policy remaining in force with no breaks in cover, premiums are kept up to date and the insurer offers renewal. This product meets the demands and needs of a pet owner who wants to cover the cost of veterinary treatment for 12 months only for each illness or injury.				
FIXED EXCESS AND CO-INSURANCE	The fixed excess is the amount you are required to pay towards each illness or injury your pet suffers from. It is applied again to any treatment of an illness or injury that carries over into a new period of insurance. If your pet is treated for the same condition at more than 1veterinary practice, you will need to pay the fixed excess a second time for the same condition, even if this is in the same period of insurance. An additional 10% co-insurance excess is applied to every veterinary fee claim made from the date your pet turns 5 years of age. This amount will be deducted from the claims settlement after the deduction of any fixed excess applicable.				
THIRD PARTY LIABILITY	The Benefit Limit for third party legal Liability is per claim and the Excess is payable per claim.				
TOTAL PREMIUM					
Monthly: £<MONTHLY PREMIUM> Annual: £<ANNUAL PREMIUM> (Monthly Payment subject to acceptability criteria)					
This premium is fully inclusive of Insurance Premium Tax which is charged at the prevailing rate					
COVER PROVIDED	BENEFIT LIMIT	APPLICABLE EXCESSES			
Veterinary Fees	£0	£<EXCESS> + xx% co-insurance excess (10% applicable only for pets aged 5 years +)			
Death from illness ¹	£0	n/a			
Cremation/Burial costs ¹	£0	n/a			
Death from accident	£0	n/a			
Third party liability (dogs only)	£0	£250			
Advertising and reward	£0	n/a			
Loss by theft and straying	£0	n/a			
Emergency Boarding Kennel/Cattery Fees	£0	n/a			
Emergency Holiday cancellation	£0	n/a			
Overseas travel	0	n/a			
Unexpected Quarantine expenses	n/a	n/a			

This document is a summary and does not contain all benefits and policy terms. Please refer to your policy wording for full terms and conditions.

¹Death from illness and Cremation/Burial cover do not apply to pets aged 7 and above at the time of death