



# Information

This proposal form does not contain the full terms and conditions of cover, but highlights the main benefits to help you decide if the policy meets your needs. A specimen Policy is available on request or by visiting our website:

[www.jbionline.com](http://www.jbionline.com)

## \*\*Special Breeds

Anatolian Shepherd, Beauceron, Bloodhound, Bouvier-des-Flanders, Chinese Shar-pei, All Mountain Dogs, Briard, All Bull Terriers, All Bulldogs, Dogue-de-Bordeaux, Great Dane, Ibizan Hound, Irish Wolfhound, All Akitas, Leonberger, Maremma, Old English Sheepdog, Newfoundland, Rhodesian Ridgeback, St Bernard, Rottweiler or any dog crossed with these breeds.

## Liability Cover

Legal liability up to £2,000,000 if someone is injured or killed or their property damaged as a result of an incident involving your pet dog.

## Standard rates table

Cover Level		Based in the UK		Based Overseas	
		Monthly	Annually	Monthly	Annually
Dog	Premium	£15.21*	£168.98*	£14.59	£162.07
	Exclusive	£19.52*	£216.85*	£18.69	£207.66
Special Breed Dogs**	Premium	£17.05*	£189.49*	£16.34	£181.60
	Exclusive	£22.01*	£244.55*	£21.06	£234.04
Cats	Premium	£10.13*	£112.52*	£9.75	£108.30
	Exclusive	£13.87*	£154.06*	£13.31	£147.86

## Dog Breeds we are unable to cover.

Please note we are unable to cover All Mastiffs, Pit Bulls, Cane Corso, Czechoslovakian Wolfdog, Deerhound, Dogo Argentino, Dogue Brasileros, Fila Brasileiro, Japanese Tosa, Northern Inuit, Perro du Presa Canario, Sarloos Wolfhound, Tosa Inus, Utonagan or a dog crossed with these breeds. Wolves or Wolf Hybrid and any animal registered under the dangerous dog's act 1991 or dangerous dogs (amendment) act 1997 or any subsequent amendments.

## 10% Multi Pet Discount

Please note there is a 10% Multi Pet discount for each additional pet. The lowest rated pet will receive the 10% discount, **see below**.

## 10% Multi Pet Discount rates table

Cover Level		Based in the UK		Based Overseas	
		Monthly	Annually	Monthly	Annually
Dog	Premium	£13.25*	£147.18*	£12.72	£141.31
	Exclusive	£17.13*	£190.28*	£16.41	£182.36
Special Breed Dogs**	Premium	£14.91*	£165.66*	£14.30	£158.91
	Exclusive	£19.37*	£215.19*	£18.55	£206.09
Cats	Premium	£8.67*	£96.36*	£8.36	£92.91
	Exclusive	£12.04*	£133.77*	£11.57	£128.54

\*UK premiums include Insurance Premium Tax (tax does not apply overseas). A monthly instalment charge of 8% (18.60% APR.) applies. All premiums include a £2 monthly policy fee.

# Services Pet Insurance



Especially designed for HM Forces based in the **UK and Europe**

- **Competitive Rates**
- **2 Levels of Cover**
- **Dedicated Claims Department**



JBI International Insurance Brokers Ltd.

# How to Apply

# Proposal Form

please complete in block capitals

For JBI PetCare please call us or buy online at:

**www.jbionline.com**. You may also complete the attached proposal form and return it to our FREEPOST address below.

**By Post**

**JBI International Insurance Brokers Ltd.**  
FREEPOST RG868, Aldermaston,  
Reading, RG7 8ZZ

**By Phone +44 (0) 118 970 3780**

**By Web www.jbionline.com**

Alternatively email your enquiry to:

**petcare@jbi-ins.co.uk**

## How to complete the Proposal Form

Simply choose the level of cover you require either Exclusive or Premium. Please refer to the table of benefits.

### COMPLAINTS PROCEDURE

Any complaint you may have regarding this policy should be made to:

Compliance Officer, JBI International Insurance Brokers Ltd, Hercules House, Calleva Park, Aldermaston, Reading, Berkshire RG7 8AR.

If your complaint is one of the few that cannot be resolved at this stage please contact: Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich, IP1 2AN.

If you remain dissatisfied, you may refer your complaint to the Financial Services Ombudsman (FOS). The Financial Ombudsman Services, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Please note that FOS will normally only consider a complaint once we have issued a final decision. This will not affect your legal rights.

### DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change JBI will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by JBI or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Please complete and return to: JBI PetCare, FREEPOST RG868, Aldermaston, Reading, RG7 8ZZ

Title	First Name	Surname
Address		
	Postcode / BFPO no.	Contact Telephone Number
Email	Please start insurance on: dd mm yyyy	

Your application will be processed once JBI receive this form at their offices, you should expect confirmation of cover and policy documentation within 5 working days. A copy of the completed proposal form will be supplied on request within a period of 3 months after it's completion. You must give full and true answers to all questions. If you do not do so, your insurance may not protect you in the event of a claim.

### Please complete the following questions:

- 1 Has your pet been free of illness, injury or physical disability during the previous 5 years which may or may not have required veterinary treatment?  Yes  No
- 2 (if applicable) Is your dog currently vaccinated against distemper, hepatitis, leptospirosis and parvovirus?  Yes  No
- 3 (if applicable) Is your cat currently vaccinated against feline infectious enteritis and cat flu?  Yes  No
- 4 Has your pet required veterinary treatment for any ailment during the last 5 years? (You do not need to declare routine vaccinations or annual check-ups)  Yes  No
- 5 Has a claim ever been made in respect of the pet now to be insured?  Yes  No
- 6 Has your pet ever been involved in an accident involving a third party?  Yes  No
- 7 Is your pet to be used for any sporting or business purpose other than agility?  Yes  No
- 8 Has any insurer ever applied special terms or refused you cover in respect of this type of insurance?  Yes  No

If you have ticked a **shaded box** or have any additional information, please provide details below:

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### The Law Applicable to this Policy

You and the insurer are free to choose the laws applicable to the policy. As the insurer is based in England they propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

I/We declare that the answers given to the questions asked in this proposal are true and complete to the best of my/our knowledge and belief.

**Signed:**

**Dated:**

### Why choose JBI?

Because we can offer specialised insurance to cover your dog or cat whilst you are serving in the HM forces in the UK and Europe.

### Cover available

JBI recognise the importance of offering you a quick and easy method of selecting the right cover to suit your needs. We have 2 levels of cover, Exclusive and Premium.

### How the packages work

The 2 levels of cover (Exclusive and Premium) have set rates depending on your pet's age and breed.

We offer a 10% Multi Pet discount for second and subsequent pets. There is a 15% increase in premium for certain breeds of dog, **please refer to special breeds list.**

### Need pet insurance?



For a quote or [immediate cover](http://www.jbionline.com) visit:  
**www.jbionline.com**

or call us on:

**+44 (0) 118 970 3780**

alternatively, complete and return the attached proposal form.

We will provide you with the following cover provided that you have paid the correct premium and that no restrictions are shown in your schedule of insurance. The following table shows the maximum benefit up to which you will be able to claim:

Section	Cover	Benefit Limit		Excess
		PREMIUM	EXCLUSIVE	
1	Vet Fees (per Policy year) Cremation	£4,000 £100	£4,000 £100	£75 per policy year per condition (No excess for cremation)
2	Behavioural Problems	£200	£400	No excess
3	Accidental Damage	£500	£750	£100 per incident
4	Emergency Boarding Kennels and Cattery Fees	£750	£1,000	No excess
5	Daily Minding	£500	£750	No excess
6	Holiday Cancellation	£1,000	£3,000	No excess
7	Advertising & Reward	£500	£1,000	No excess
8	Early Death - Cats - Dogs	£500	£1,000	No excess
		£500	£1,000	
9	Theft or Straying - Cats - Dogs	£500	£750	No excess
		£500	£1000	
10	Third Party Liability	£2,000,000	£2,000,000	£250 per incident (property damage only)

Terms, conditions, exclusions, and limitations apply. A copy of the full policy wording is available on request.

### The main difference between Premium and Exclusive cover

The main difference between the two covers is that if your pet falls ill with an ongoing condition such as a heart condition, epilepsy or diabetes the Premium cover will pay for the condition for 12 months from the date of diagnosis or up to the limit of £4,000 per policy year whichever is soonest. The Exclusive cover will pay for the condition for the rest of the pet's life as long as the policy is renewed each year up to the limit of £4,000 per policy year.

### Territorial Limits

Austria, Belgium, Corsica, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Italy, Malta, Norway, Poland, Portugal, Sardinia, Spain, Sweden, Switzerland, The Netherlands, Turkey, UK.

### No matter where you are based

This policy will cover you wherever you reside whether at a military establishment, living in married quarters, an owner occupier or private hirings in the UK or Europe.

### Pet Experienced Claims Handlers

We use a dedicated claims company who have experience working with members of the HM forces and their pets who are internationally accessible.

### Choice of payment method

We allow you the freedom to choose to pay in one go annually or monthly instalments by Direct Debit.

### Age of pet

Pets must be aged between 8 weeks and 8 years of age to qualify for JBI PetCare. 8 weeks and 6 years of age if special breed dog.

**Data Protection Act 1998** - Information about you, this application form and statement of fact issued maybe retained by us and that information maybe: a) disclosed to, or recorded by other persons in or outside the European Economic Area for secure processing and purposes of our business. b) used to advise you by letter, telephone, recorded message or otherwise, of other financial service products offered by us and our companies in our corporate group unless you indicate by ticking the following box that you do NOT wish to receive information about other services and products.  c) passed to other companies for marketing purposes, unless you indicate by ticking the following box that you do NOT wish to receive information about other services and products.

**Underwritten by AXA Insurance UK plc.**

JBI PetCare is Underwritten by AXA so you can be confident that you are protected by one of the UK's leading insurers.

