

RATING STRUCTURE (ALL PREMIUMS INCLUDE IPT)

Location	Area 1	Area 2	Area 3
Pedigree Dog	£210	£245	£440
Select Breed (see over)	£294	£343	£616
Crossbreed Dog	£165	£195	£340
Pedigree Cat	£125	£135	£265
Domestic Cat	£105	£120	£210

DISCOUNTS/EXTENSIONS

Multi Pet Discount	5%
Early Years Discount (Dogs Only). Up to 2 years old at inception	5%

OPTIONAL LOADINGS

Overseas Travel Cover	£15
Cover Extended to Include	Limit (upto)
Quarantine Costs	Per Policy Year £1,500
Emergency Repatriation	Per Policy Year £500
Loss of Pet Passport	Per Policy Year £250

Journeys are restricted to a maximum of 30 days and no more than 3 trips a year within the European Union.
(refer to www.defra.gov.uk for definition in full)

EXCESS

Location	Area 1	Area 2	Area 3
Pedigree Dog/Select Breed	£80	£100	£125
Crossbreed Dog	£65	£75	£100
Pedigree Cat	£60	£75	£100
Domestic Cat	£50	£65	£80

Please Note:

Under 8 years plus 15% of the claim if remainder of treatment exceeds £500.

Over 8 years plus 15% of the remainder of the claim.

Third Party Liability:

£250 Excess on any claim.

Select Breeds

For a complete list of dogs designated as Select Breed please see over.

Exclusions

Any pet under 8 weeks or over 8 years old at inception.

Example 1

Bulldog, 12 months old, living in WR Postcode, requiring Overseas Travel Cover. Client has 2 other pets insured with us.

WR Postcode	=	Area 1 Rate
Select Breed for Area 1 Cover	=	£294.00 inc IPT
Less - 5% Multi Pet Discount	=	£14.70
Sub Total		£279.30
Less 5% Age Discount	=	£13.97
Sub Total		£265.33
Add Optional Overseas Travel Cover		£15.00
TOTAL PREMIUM DUE		£280.33

Example 2

Domestic Cat, 3 years old, living in DY Postcode, Owner's sole pet

DY Postcode	=	Area 1 Rate
Area 1 Rate	=	£105.00 inc IPT
No Discount Applicable	=	—
No Optional Loading	=	—
TOTAL PREMIUM DUE		£105.00

Spectrum Pet Insurance is one of a range of products marketed and distributed by the Intermediary Marketing Practice of HSBC Insurance Brokers Limited. HSBC Insurance Brokers Limited is a Lloyd's broker and is authorised and regulated by the Financial Services Authority. FSA firm reference number 310240. Spectrum Pet Insurance is administered by Leisure Underwriting Agents, a trading name of K. Drewe Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority, FSA firm reference number 308019 and underwritten by certain underwriters at Lloyd's. Full details of FSA authorisations can be found at www.fsa.gov.uk/register

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PET INSURANCE RATING GUIDE

ACCEPTABLE BREEDS

Please refer any breed not listed below

CATS

Angora
Asian
Balinese
Bengal
Birman
Burmese
Burmilla
Chinchilla
Colorpoint Shorthair
Cornish Rex
Exotic Shorthair
Korat
Maine Coon
Manx
Norwegian Forest
Ocicat
Oriental
Persian
Ragdoll
Russian Blue
Siamese
Somali
Tiffanie
Tonkinese

Domestic Shorthair
Domestic Mediumhair
Domestic Longhair

DOGS

Aberdeen Terrier
Affenpinscher
Afghan Hound
Airedale Terrier
Alaskan Malamute
Anatolian (Karabash)
Anatolian Shepherd
Australian Shepherd
Australian Cattle Dog
Australian Silky Terrier
Australian Terrier
Basenji
Basset Hound
Beagle
Bedlington Terrier
Belgian Shepherd (Groenendael)
Belgian Shepherd (Laekenois)
Belgian Shepherd (Malinois)
Belgian Shepherd (Tervueren)
Bernese Mountain Dog
Bichon Frise
Bloodhound
Border Terrier
Borzoi
Boston Terrier
Bouvier Des Flandres
Boxer
Briard
Bull Terrier (English)
Bull Terrier (Miniature)
Bullmastiff
Cairn Terrier
Chihuahua (Long Coat)
Chihuahua (Smooth)
Chinese Crested
Chow Chow
Collie (Bearded)
Collie (Border)
Collie (Rough)
Collie (Smooth)
Coonhound (Black & Tan)
Dachshund (Long Haired)
Dachshund (Miniature Long Haired)
Dachshund (Miniature Smooth Haired)
Dachshund (Miniature Wire Haired)
Dachshund (Smooth Haired)
Dachshund (Wire Haired)
Dalmatian
Dandie Dinmont Terrier
Deerhound
Doberman

Dogue De Bordeaux
Elkhound
English Toy Terrier (Black & Tan)
Finnish Spitz
Fox Terrier (Smooth)
Fox Terrier (Wire)
German Short Haired Pointer
German Wire Haired Pointer
Glen Of Imaal Terrier
Gordon Setter
Griffon Bruxellois
Hamiltonstovare
Harrier
Hovawart
Hungarian Puli
Hungarian Shepherd
Husky (Eskimo Dog)
Husky (Siberian)
Ibizan Hound
Italian Spinone
Jack Russell Terrier
Japanese Akita
Japanese Chin
Japanese Spitz
Karabash (Anatolian)
Keeshond
Kerry Blue Terrier
Komondor
Lakeland Terrier
Lhasa Apso
Lowchen (Little Lion Dog)
Lurcher
Maltese
Manchester Terrier
Maremma
Mastiff
Mastiff (Tibetan)
Munsterlander (Large)
Munsterlander (Small)
Neopolitan Mastiff
Norfolk Terrier
Norwegian Buhund
Norwich Terrier
Otterhound
Papillon
Patterdale Terrier
Pekingese
Petit Brabancon
Pharaoh Hound
Pinscher
Pinscher (Miniature)

Pointer
Pomeranian
Poodle (Miniature)
Poodle (Standard)
Poodle (Toy)
Portugese Water Dog
Pug
Retriever (Chesapeake Bay)
Retriever (Curly Coated)
Retriever (Flat Coated)
Retriever (Golden)
Retriever (Labrador)
Rhodesian Ridgeback
Saluki
Samoyed
Schipperke
Schnauzer
Schnauzer (Giant)
Schnauzer (Miniature)
Scottish Terrier
Sealyham Terrier
Setter (English)
Setter (Irish Red)
Shetland Sheepdog
Shih Tzu
Skye Terrier
Soft Coated Wheaten Terrier
Spaniel (American Cocker)
Spaniel (American Water)
Spaniel (Brittany)
Spaniel (Cavalier King Charles)
Spaniel (Clumber)
Spaniel (Cocker)
Spaniel (English Springer)
Spaniel (Field)
Spaniel (Irish Water)
Spaniel (Sussex)
Spaniel (Tibetan)
Spaniel (Welsh Springer)
Staffordshire Bull Terrier
Swedish Vallhund
Tibetan Terrier
Vastgota Spets
Volpino Italiano
Weimaraner
Welsh Corgi (Cardigan)
Welsh Corgi (Pembroke)
Welsh Terrier
West Highland White Terrier
Whippet
Yorkshire Terrier

SELECT BREEDS

Alsatian
(German Shepherd Dog)
Bulldog
Bulldog (American)
Bulldog (French)
Bulldog (Toy)
Estrela Mountain Dog
Great Dane
Greyhound
Irish Wolfhound
Italian Greyhound
Leonberger
Newfoundland
Old English Sheepdog
Pyrenean Mountain Dog
Rottweiler (German)
St. Bernard

UNACCEPTABLE BREEDS

Pitbull (American) **Staffordshire Terrier (American)** **Dogo Argentino** **Pit Bull Terrier** **Shar-pei** **Fila Brasileiro**
Rottweiler (American) **Cane-corso** **Japanese Tosa** **Perro-de-presa Canario** **Wolves & Wolf Hybrids**

Or a dog crossed with any of the breeds named above. Any dog registered under The Dangerous Dogs Act 1991. The Dangerous Dogs (Amendment) Act 1997 or The Dangerous Dogs (Northern Ireland) Order 1991 and any subsequent amendments.

LOCATION AREAS BY POSTCODE

AREA 1 - Rest of UK								AREA 2 - Home Counties				AREA 3 - London	
AB	CF	EH	HU	LE	OL	SO	UB		AL	LU		E	
B	CH	EN	HX	LL	OX	SP	WA		BR	ME		EC	
BA	CV	EX	IM	LN	PA	SR	WF		CB	RG		N	
BB	CW	FK	IP	LS	PE	ST	WN		CM	RH		NW	
BD	DD	FY	IV	M	PH	SY	WR		CO	RM		SE	
BH	DE	G	JE	MK	PL	TA	WS		CR	SG		SW	
BL	DG	GL	KA	ML	PO	TD	WV		CT	SL		W	
BN	DH	GY	KW	NE	PR	TF	YO		DA	SM		WC	
BS	DL	HA	KY	NG	S	TQ			GU	SS			
BT	DN	HD	L	NN	SA	TR			HP	TN			
CA	DT	HG	LA	NP	SK	TS			IG	WD			
CB	DY	HR	LD	NR	SN	TW			KT				