

Pet Insurance

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales No. 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277.

Product: Insure Your Paws - Lifetime £5,000



This document is a summary of the key information relating to this policy. As no advice is given, it should be read together with the Policy Document and Policy Schedule so you understand the full terms and conditions, including limits that apply.

What is this type of insurance?

It is a Lifetime pet insurance policy for cats and dogs which provides veterinary fee cover for illnesses and injuries that happen after the policy has started. There is no limit to the number of separate conditions that you can claim for until the total financial limit has been reached each policy year. The financial limit will be re-instated every year subject to the renewal of the policy at each anniversary and the premiums paid.



What is insured?

We will cover:

- ✓ Vet fees: up to £5,000 per period of insurance for all specifically identifiable illness or injury. Subject to the renewal of the policy and premiums paid on time, cover will reinstate at renewal and ongoing conditions will continue to be covered up to £5,000 for all injuries and illnesses for the subsequent period of insurance.
- ✓ Death from illness or injury: in the event your pet dies from an illness or injury we will pay you the purchase price of your pet up to a maximum of £1,500. If you do not have a purchase receipt we will pay you the market value or £1,500, whichever is less.
- ✓ Third party liability: cover for dogs up to £2 million.
- ✓ Loss due to theft or straying: in the event your pet is lost or stolen, we will pay you the purchase price of your pet up to a maximum of £1,500. If you do not have a purchase receipt, we will pay you the market value or £1,500, whichever is less.
- ✓ Advertising and reward: if your pet is lost or stolen, we will reimburse you up to £1,500 towards advertising costs and for a suitable reward for the recovery of your pet.
- ✓ Boarding fees: we will reimburse you for up to £1,250 in boarding kennel or cattery fees whilst you are in hospital for a period exceeding four consecutive days.
- ✓ Holiday cancellation: if you have to cancel or curtail your holiday because your pet needs emergency life-saving surgery, we will reimburse you up to £1,750 for your non-recoverable costs.
- ✓ Travel cover: we will extend your vet fees cover within the EU for any trip up to 30 days in duration. We will also pay up to £1,000 quarantine costs, £250 for loss of PET Passport and £1,000 for emergency expenses abroad.
- ✓ Accidental damage: we will pay up to £500 if your pet causes accidental damage to a third parties' personal property whilst visiting their property.



What is not insured?

This policy does not provide cover for:

- ✗ Pre-existing conditions. This is any accident which happened before the policy is taken out or any injury or illness that is caused by, related or results from an accident which occurred before the cover began.
- ✗ Any injury which occurs within the first 48 hours of the policy start date or any injury or illness that is caused by, related or results from an accident which occurred within the first 48 hours of the policy start date. (Not applicable to renewed policies).
- ✗ Any illness which begins showing clinical signs within the first 14 days of the policy start date or any condition that is caused by or related to an illness which began showing clinical signs within the first 14 days of the policy start date. (Not applicable to renewed policies).
- ✗ Any treatment or complementary medicine for any cruciate ligament problems; a rupture or strain of one or both cruciate ligaments which you or your vet are aware of in the first 30 days of your pet insurance policy however caused, or any arthritis or any other illness that develops from them.
- ✗ If your pet is not vaccinated, any treatment costs for any illness which your pet would normally be protected against by a vaccination.
- ✗ Any costs arising from preventative and elective treatments including any complications or secondary treatments. This includes but is not limited to routine examinations, vaccinations, spaying or neutering, nail clipping, flea and worm treatment, routine blood tests (including those performed routinely prior to general anaesthetic), breeding, pregnancy or giving birth.
- ✗ Any dog that is any American Bulldog, American Indian Dog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred or mixed with any of these breeds.
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics.
- ✗ The use of your pet for commercial or security purposes, or any form of racing or commercial breeding.
- ✗ The use of your pet as hunting, gun dogs, working dogs, guide dogs or assistance pets.
- ✗ Any compensation, costs or expenses which arise from an incident which occurs whilst your pet is at your place of business or employment.
- ✗ Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).



Are there any restrictions on cover?

- ! At the start of the policy your pet must be at least 8 weeks old and under the age of 8 for dogs and under the age of 10 for cats.
- ! Any dog registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991, Dangerous Dogs (amendment) Act 1997 and/or Dogs (Muzzling) regulations (Northern Ireland) 1991 or any subsequent amendments.
- ! Once the £5,000 vet fee limit is used up in a period of insurance there will be no more cover for any treatment which occurs in the period of insurance. If you chose to renew the policy, the cover will reinstate, and you will have up to £5,000 vet fee cover for the subsequent period of insurance.
- ! The following inner limits apply to vet fees cover:
 - Complementary medicine will be covered up to £750.
 - Cruciate ligament disorders will be covered up to £3,000.
 - Dental treatment as the result of an accident will be covered up to £750.
 - CT and MRI scans will be covered up to a total of £1,000.
- ! Excesses: Where these apply, as shown in your Policy Schedule. You are responsible for paying these amounts in the event of a claim.
 - If your pet is five or over on the start date of the policy a percentage excess of 10% will apply, if your pet turns five during the period of insurance, it will apply from the next renewal.
- ! Conditions that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments will be considered one condition. These are known as bilateral conditions.
- ! Re-occurring or on-going conditions will be considered as one condition.
- ! Death from accident and illness cover: this benefit does not apply to dogs who are 8 years of age or older and cats 10 years of age or older.
- ! The cost of cover can change and at each renewal we will recalculate the cost of cover and contact you with a quote. There are a number of factors that can impact your renewal including the age of your pet and the increasing cost of veterinary treatment. We may also consider the amount claimed and the likelihood a condition will be ongoing when calculating your renewal. This will mean that the premium you pay will increase at renewal.



Where am I covered?

Within the territorial limits of the United Kingdom which consists of England, Northern Ireland, Scotland and Wales. This insurance also extends your vet fees cover to your pet whilst temporarily located in a Member Country of the PETS Travel Scheme, the maximum length of any one trip is 30 days.



What are my obligations?

- You must notify us if any of your details change such as your email address, postal address or telephone number, failure to do so may result in a delay of processing a claim. If this change affects your premium, we will recalculate the premium from the date of notification.
- You must take reasonable care in answering all questions in relation to this insurance honestly and to the best of your knowledge when you take out, make changes to or renew your policy.
- You must look after your pet at all times, and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must notify us as soon as possible if any changes in circumstances which may affect the cover provided and which have occurred since the cover started.
- You must keep your pet's vaccinations up to date, as recommended by your vet. If any diseases listed in your policy wording are not vaccinated against, they will be excluded from the policy.
- If you need to make a claim, you must provide and pay for all information we ask for as soon as possible.
- You must comply with the criteria of the PETS Travel Scheme if your pet travels outside of the UK.
- You must comply with all the conditions set out in the policy.
- You must notify us as soon as possible and not later than 60 days after any incident that would possibly give rise to a claim. For Third Party Liability, you must notify us immediately of any incident which may lead to a claim.
- You must pay your premium shown on your Policy Schedule, failure to do so may result in your insurance being cancelled.
- In order to have ongoing cover you must keep paying your premium and renew your policy with us each policy year without any lapse in cover.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

You may pay for your policy either annually or by monthly instalments using a credit card or debit card.



When does the cover start and end?

The policy is for a period of one year and is renewable each year. Cover will start on the policy start date shown in your Policy Schedule and will end 12 months later.



How do I cancel the policy?

You can cancel the policy at any time by emailing at customerservice@insureyourpaws.co.uk or calling us on 0344 273 2777.