

PET INSURANCE

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales, Number 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Firm reference number: 202277.

Product: Insure Your Paws Lifetime £10,000



This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

WHAT IS THIS TYPE OF INSURANCE?

This is an annual policy for cat and dog owners and will provide cover for insured conditions that your pet may develop during the period of insurance. You can submit any number of claims for each condition your pet may suffer from in each period of insurance, until the vet fee limit is reached. If we offer to cover your pet at renewal, and you accept by agreeing to pay the premiums, the vet fee limit will be reinstated, and treatment payments can continue to be paid for another period of insurance.



WHAT IS INSURED?

- ✓ **Veterinary fees** up to £10,000 for each period of insurance to treat your pet for illness or injury.
- ✓ Included within the overall veterinary fee limit is:
 - complementary treatment of up to £750
 - dental treatment up to £750
 - cruciate ligament disorders up to £3,000
 - CT and MRI scans up to £1,000
- ✓ **First Vet** – Free pet video consultations available 24/7
- ✓ **Death** from Injury or illness up to £1,500 or the purchase price or up to £150 for the loss of a dog or up to £100 for the loss of a cat.
- ✓ **Advertising and reward** – Up to £1,500 to cover the cost for advertising and reward which leads to getting your pet back. No more than 5% of this amount can be used to make your own posters and advertising materials.
- ✓ **Theft or straying** up to £1,500 or purchase price or £150 for the loss of a dog or £100 for the loss of a cat, if your pet is lost or stolen and is not found in 30 days.
- ✓ **Boarding fees** up to £1,250 per claim should you be hospitalized for more than 4 consecutive days.
- ✓ **Holiday cancellation** up to £1,750 if you cancel your holiday within 7 days of departure or come home early because your pet needs emergency lifesaving treatment or surgery.
- ✓ **Emergency repatriation** Up to £1,000 to bring your pet home if you are abroad with your pet and your pet cannot travel home the same way it travelled abroad.
- ✓ **Travel Cover** – we will extend your vet fees cover within the EU for each trip up to 30 days during each period of insurance, up to 60 days. We will also pay up to £1,000 quarantine costs, £250 for loss of pet travel documentation and £1,000 for emergency expenses abroad.
- ✓ **Third party liability cover (dog owners)** provides cover if a person or another animal is accidentally injured, killed, or their property damaged as a result of an incident involving your dog – up to £2,000,000, for each period of insurance.



WHAT IS NOT INSURED?

- ✗ This policy does not provide cover in any circumstances for:
 - Any pet that is listed as an excluded breed in the Policy Wording, and/or
 - Any pet which has shown adverse behavioural or aggressive characteristics.
 - A dog that is a gun dog, working dog, Guide or Assistance Dog.
 - Any pre-existing medical condition or symptom or clinical sign.



WHAT IS NOT INSURED?

Veterinary fees

- ✗ More than the maximum benefit for all injuries and illness in the period of insurance.
- ✗ The cost of treatment relating directly or indirectly to an injury or accident within the first 48 hours of the policy start date (not applicable at renewal).
- ✗ The cost of treatment relating directly or indirectly to an illness or disease within the first 14 days of the policy start date (not applicable at renewal).
- ✗ Any cruciate ligament that occurs in the first 30 days after the policy start date.
- ✗ Vet fees for preventative treatment recommended by your vet to prevent injury or illness routine or elective treatments.
- ✗ Vet fees resulting from dental treatment carried out 12 months or more after the recommendation of the vet.
- ✗ Complementary treatments not carried out under the direction of a vet.
- ✗ Cost of house calls unless the vet confirmed your pet was or could have been suffering from a life-endangering condition.
- ✗ Costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation necessary.
- ✗ Costs relating to the cremation or burial of your pet or putting your pet to sleep.
- ✗ **Boarding fees** – hospitalisation that is known or foreseeable before cover commences, or is as the result of pregnancy, or if you are in hospital for less than 5 consecutive days.
- ✗ **Advertising and reward** – a reward paid that has not been agreed by us or paid to a person who lives or works with you, is employed by you or is an immediate member of your family.
- ✗ **Theft or straying** – costs if your pet is lost or stolen within 14 days of the start of the policy, or for advertising and reward if your pet is stolen and you do not report the theft to the police or local council dog warden within 24 hours.
- ✗ **Death**
 - resulting from an illness within the first 14 days or an accident occurring in the first 48 hours of the start of cover.
 - as a result of breeding, pregnancy, giving birth or aggression.
 - due to injury or illness once your pet is over the age of 8 years old for dogs and 10 years old for cats.
- ✗ **Third party liability cover (dog owners)**
 - The first £250 of any claim for property damage.
 - Any claim costs if you are insured under any other liability policy unless that cover has been exhausted.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! You must be the owner and keeper of the pet and live with your pet at your home address in the UK for at least 10 months in a policy term.
- ! Your pet, at the start of the policy, must be over 8 weeks of age and under 8 years for dogs or 10 years for cats.
- ! If you use up your vet fee limit in a period of insurance, you have to pay treatment bills yourself until your policy renews.
- ! Your dog does not live in premises which sell alcohol, unless there is no access between the residential and business premises.
- ! Any claim that is caused by, connected to, or resulting from you not complying with any part of the Pet travel Scheme (PETS).
- ! You are responsible for paying an excess in the event of a claim, as shown in your Certificate of Insurance.
- ! When a pet is aged 5 years or over, a contribution of 10% will be payable towards each claim submitted in addition to your excess amount for veterinary fees or complementary treatment.
- ! If your pet is euthanised due to behavioural problems.
- ! Your pet must not be used for guarding, track racing, breeding or coursing.
- ! Reimbursing any money, you spend trying to find your pet if we have not agreed to the way you are doing this.
- ! Any costs relating to a holiday booked less than 28 days before you were due to leave.
- ! Any costs if the accommodation is a property owned by you or your family or is for more than 7 days.
- ! Your pet's death occurred or was lost, stolen, or strayed whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.



WHERE AM I COVERED?

- ✓ Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales).
- ✓ Third Party Liability only applies to incidents in the United Kingdom.
- ✓ This insurance also extends your vet fees cover to your pet whilst temporarily located in a member Country of the PETS Travel Scheme and to the Channel Islands and Isle of Man for a maximum of 30 days per trip, up to a maximum of 60 days.



WHAT ARE MY OBLIGATIONS?

- You must answer any questions accurately and with reasonable care in relation to this insurance. If the answers you provide are not accurate this may result in your claim being reduced or rejected or your policy being cancelled without refund.
- Premiums must be paid on time.
- You must tell us as soon as you are aware of any information about you or your pet which has changed.
- You must make sure your pet's vaccinations are kept up to date.
- During the period of insurance, you must take reasonable steps to prevent injury to your pet and prevent your pet contracting an illness or disease.
- You must tell us about any claim as soon as possible and should be submitted within 3 months.
- You must tell us if you move abroad permanently or if you are going to be temporarily resident outside of the UK for more than 2 months of the policy term.
- You must tell us if you sell your pet, your pet no longer lives with you, or you transfer ownership of the pet to another person.



WHEN AND HOW DO I PAY?

You can pay either annually or monthly by Direct Debit or you can pay annually by credit or debit card.



WHEN DOES THE COVER START AND END?

Cover will start on the policy start date shown in your Policy Schedule and will end 12 months later.



HOW DO I CANCEL THE CONTRACT?

- You can cancel your policy at any time by emailing Insure Your Paws at: customerservice@insureyourpaws.co.uk or calling 0344 273 2777.
- If you cancel within 14 days from the policy start date, Insure Your Paws will refund any premiums paid, and cancel your policy back to the start date and you will not be able to submit a claim.
- If you cancel after 14 days and a claim has been paid in the period of insurance, the full annual premium is still payable.
- If you pay annually, and you cancel your policy and no claim has been paid in the period of insurance, you will be entitled to a pro-rata refund of the price paid in respect of the cancelled cover.