

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. Financial Services Register number: 202277.

Product: petGuard Lifetime Pet Insurance



This document provides a summary of the key information relating to your pet insurance 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 a pet insurance product that is suitable for cat and dogs to cover the cost of veterinary fees. If additional optional covers are chosen it can provide cover towards other expenses associated with protecting your pet. The cover is valid for 12 months and future periods of insurance cannot be guaranteed. Each policy year you can claim for the cost of treatments that are covered until the cover limit is reached. At renewal the cover limit is reinstated.



What is insured?

Veterinary Fees

- ✓ Veterinary fees to treat your pet for an illness, injury, accident or changes in your pet's behaviour up to the amount shown on your policy schedule. Includes complementary treatments up to 25 % of your vet fees limit
- ✓ Behavioural treatments up to £200; clinical diets up to £200.

Additional benefits

- ✓ Emergency boarding kennel and cattery fees up to £1,500
- ✓ Advertising and reward costs up to £1,500
- ✓ Theft or straying up to £1,500, covering the purchase price of your pet if they are stolen or go permanently missing
- ✓ Death due to illness/accident up to £1,500, covering the purchase price of your pet
- ✓ Farewell cover up to £200
- ✓ Holiday cancellation up to £5,000
- ✓ Accidental damage to third party property up to £500

Optional Covers:

Overseas travel option

- ✓ Extending your cover for up to 60 days maximum per journey when you take your pet on holiday in Europe

Third party liability option for dog owners

- ✓ Legal liability cover if your dog causes injury or death to a third party or damages their property up to £2,000,000 per event.



What is not insured? *continued*

- ✗ Extra costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation is necessary
- ✗ Costs of having your pet cremated, buried or otherwise disposed of.
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics
- ✗ Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).

Additional benefits

- ✗ **Emergency boarding/daily minding** - hospitalisation that is known or foreseeable before cover commences, or if you are in hospital for less than 4 consecutive days
- ✗ **Advertising and reward** - a reward to a person living with you, or exceeding £200
- ✗ **Theft or straying** - any amount until 90 days after loss, or the purchase price above market value without valid evidence
- ✗ **Death:**
 - the purchase price of your pet above the market value if you cannot provide evidence
 - caused by illness that your pet should have been vaccinated against or an illness that happens within 14 days of the start of your first period of cover
 - death due to illness if your pet is over 5 years
- ✗ **Farewell cover:**
 - death caused by illness that your pet should have been vaccinated against or an illness that happens within 14 days of the start of your first period of cover
- ✗ **Holiday cancellation** - the first £75 of any claim, or costs relating to a holiday booked within 28 days of departure
- ✗ **Accidental damage to third party property:**
 - the first £75 of any claim
 - damage to personal property owned by or in the control of you, your family, employee or guest, or belonging to any person entrusted with your pet's care/control/custody
 - damage caused by your pet fouling, vomiting or urinating on in any items.

Optional Covers:

Overseas travel option

- ✗ The first £50 of any claim for emergency expenses
- ✗ Pre-existing conditions, or costs arising from any condition of which you were aware before your journey.

Third party liability option for dog owners

- ✗ The first £250 of any claim for physical damage
- ✗ Any costs if you are insured under any other liability policy unless that cover has been exhausted.



What is not insured?

Veterinary Fees

- ✗ The applicable excess for each injury occurring:
 - Dogs and cats under 8 years - £100
 - Dog and cats over 8 years - the first £100 plus 20 % of the remaining cost of treatment
- ✗ Pre-existing medical conditions
- ✗ Illness first occurring or showing clinical signs in the first 14 days of taking out the policy
- ✗ Any costs arising from killing or controlling fleas, vaccinations, spaying, castration, pregnancy, giving birth or for treatment your vet recommends to prevent an illness or injury
- ✗ Cost of dentistry that is not related to an illness or injury
- ✗ Cost of house calls unless the vet confirms that moving your pet would damage its health



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
- !! Your pet must be at least 8 weeks old
- !! Your dog is not used for breeding, racing, guarding, personal protection or search and rescue
- !! Your dog has not been the cause of an accident or legal action
- !! Your dog is not one covered by any Dangerous Dog legislation or is not a Dogo Argentino, Fila Brazillero, Japanese Tosa, Pit Bull, Shar-pei, Wolf or Wolf Hybrid dog, or any dog crossed with these breeds.
- !! Third Party Liability does not provide cover in any circumstances for any insured dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991 or any amendments, or 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 with any of these breeds.
- !! Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997, Dangerous Dogs (Northern Ireland) Order 1991, the Dogs (Muzzling) Regulations (Northern Ireland) 1991 or any further amendments to these Acts.
- !! 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?

- ✓ You are covered if you live in England, Scotland, Wales or Northern Ireland.



What are my obligations?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:

- You must answer any questions accurately and with reasonable care. 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
- You must tell the policy administrators 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 care of your pet to prevent or reduce the risk of illness or injury
- You must tell us about any claim as soon as possible.



When and how do I pay?

- You can pay the price of your insurance monthly by Direct Debit or as an annual amount by Credit or Debit card.
- We will write to you before renewal informing you of the new premium and how to renew.



When does the cover start and end?

- Your policy starts and ends on the dates shown on your policy schedule.



How do I cancel the contract?

- You can cancel your policy at any time by contacting the policy administrators
- If you cancel within 14 days, we will refund any premiums paid, except when you have made a claim under your policy
- If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance a premium refund may not be given or if you are paying your premium by monthly instalments you may be required to continue with these until the premium is paid in full
- In the event of the policy being cancelled following the death or loss of the pet insured, the outstanding balance of the yearly premium due will be deducted from any claim settlement made.