

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 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?

petGuard Pet Insurance is a product that is suitable for cat and dog owners and is designed to cover the cost of veterinary fees and other expenses associated with protecting your pet. The cover is valid for 12 months and future periods of insurance cannot be guaranteed.



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 or daily minding costs up to £1,500
- ✓ Advertising and reward costs up to £1,500 if your pet is stolen or goes missing
- ✓ 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, for the cost of veterinary fees to put your pet to sleep and for the cost of cremation or burial, up to £200
- ✓ Holiday cancellation up to £5,000
- ✓ Accidental damage to third party property up to £500
- ✓ Transport between vets up to £200
- ✓ Theft or damage to pet accessories, the cost of repair or replacement, 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
- ✓ Quarantine costs, up to £2,000
- ✓ Emergency expenses, up to £1,500

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?

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
- ✗ 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.

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
 - resulting from pre-existing medical conditions, showing clinical signs 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
 - death resulting from pre-existing medical conditions, showing clinical signs 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
- ✗ **Transport between vets** - travel to another practice to which your usual vet belongs



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.



What is not insured? *continued*

- × **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.

- × **Accidental damage to pet accessories** - the first £50 of any claim

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.



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.

Customer Information

Making a claim

Who to call when you need to make a claim.

For claims relating to petGuard Pet Insurance


 By phone: 0333 130 4534


Once we have been notified of a claim, where required we will send you a claim form that will need to be completed and returned.

Is something wrong?

It is always our intention to provide a first class level of service. However we do appreciate that occasionally things do go wrong. We do want to hear from you so that we can try to put things right. Please use the contact details below quoting your policy or claims number. If your complaint is about the sale of your policy:

 Email: info@guardcover.co.uk

 Telephone: 0345 450 7042

 Write to: petGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB.

If your complaint is about the handling of a claim:


 Email: claims@petadminteam.com


 Telephone: 0333 130 4534

 Write to: petGuard, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX.

If the complaint is still not resolved to your satisfaction, you can approach The Financial Ombudsman Service.

 Website: www.financial-ombudsman.org.uk

 Telephone: 0800 023 4567 or 0300 123 9123

 Financial Ombudsman Service
Exchange Tower
London E14 9SR

You can also register a complaint with the European Union's Online Dispute Resolution platform (ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.

What happens if we can't meet our liabilities?

Covea Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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