

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 Accident Only 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 Accident Only Pet Insurance is a product that is suitable for cat and dog owners who only wish to protect themselves against the cost of veterinary fees for injuries following an accident. 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 injury, following accident up to the amount shown on your policy schedule
- ✓ Includes complementary treatments up to 25% of your vet fees limit



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
- ✗ Any costs resulting from an illness
- ✗ Pre-existing medical conditions
- ✗ 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
- ✗ Costs relating to any pet under 8 weeks of age at the time of injury
- ✗ Cost of dentistry that is not related to an 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 necessary
- ✗ Costs of having your pet cremated, buried or otherwise disposed of
- ✗ The cost of treatment of any injury more than 12 months after the first treatment date
- ✗ Pre-existing medical conditions or treatment costs for an injury occurring in the first 48 hours of the start of cover for your pet
- ✗ Where an injury is affecting one body part of which your pet has two, one on each side of the body (e.g. ears, eyes, knees) this will be considered a bilateral condition and when applying the benefit limit or an exclusion, bilateral conditions are considered as one condition or injury.



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 over 8 weeks of age
- !! Your dog is not used for breeding, pregnancy, giving birth, racing, guarding, search and rescue, assistance or personal protection
- !! 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.



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 annual amount by Credit or Debit card.
- The policy administrators 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, the policy administrators 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: Covea Insurance plc, 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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Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when we process your personal information under our full Privacy Policy.

