

# Pet Insurance

## Insurance Product Information Document

### Product: Insure Your Paws Lifetime £10,000

### Company: Cranbrook Underwriting Services for and on behalf of SCOR UK Company Limited

This insurance policy is underwritten by Cranbrook Underwriting Services for and on behalf of SCOR UK Company Limited. Cranbrook Underwriting Services is a division of Chesterfield Insurance Brokers Ltd., our Companies House registration number is 03013489, and registered address is One Minster Court, 5th Floor F, Mincing Lane, London EC3R 7AA. Our Financial Conduct Authority registration number is 309345.

This document is a summary of the key information relating to this policy. Complete pre-contractual information on the product can be found in the Policy Wording, which is available on request.

#### 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 to treat your pet for each illness or injury. Included within the overall limit is complementary treatment up to £1,000 (maximum of 10 hydrotherapy sessions), treatment for cruciate ligaments up to £3,000, dental treatment due to an accident up to £2,000, MRI/CT scans up to £2,000, prescription food up to £250 (urinary crystals only), and euthanasia up to £100. For full details refer to your policy wording.
- ✓ **Assist Your Paws** – 24/7 free and unlimited veterinary support.
- ✓ **Death due to an accident or illness** - in the event your pet dies from an illness or accident we will pay you your pet's value up to a maximum of £1,500.
- ✓ **Advertising and reward** up to £1,500 to cover the cost for advertising and reward which leads to getting your pet back.
- ✓ **Lost, stolen or straying** – Pet's value up to £1,500 if your pet is lost or stolen and is not found in 30 days.
- ✓ **Emergency boarding fees** up to £1,250 per claim should you be unexpectedly hospitalised for at least 2 consecutive days due to an injury or illness.
- ✓ **Holiday cancellation** up to £1,750 for your non-recoverable costs if you have to cancel or curtail your holiday within 7 days of departure or come home early because your pet needs emergency lifesaving treatment or lifesaving 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 during each period of insurance. We will also pay up to £250 for loss of pet travel documentation.
- ✓ **Quarantine expenses** up to £1,000 per trip if pet travel documentation is lost or stolen, if microchip fails, quarantining due to illness, or additional emergency travel or accommodation costs are incurred.
- ✓ **Third party liability cover (dogs owners)** up to £2,000,000 if you are found legally liable for your dog causing death or bodily injury to a person, or the loss of or damage to the property of another person or their pets.



#### What is not insured?

##### Veterinary fees:

- ✗ More than the maximum benefit for each illness or injury in the period of insurance.
- ✗ Any pre-existing condition that first occurred or showed symptoms prior to the cover start date or within the waiting period (first 14 days for an illness or disease, or first 48 hours for an injury or accident). The waiting period is not applicable at renewal.
- ✗ Vet fees for preventative treatment recommended by your vet or elective treatments.
- ✗ Complementary treatments not carried out under the direction of a vet.
- ✗ Cost of house calls unless a vet deems it necessary to prevent further injury to or distress for your pet.
- ✗ Costs relating to the cremation or burial of your pet.
- ✗ **Emergency boarding fees** – if you or a member of your family are not unexpectedly hospitalised for at least 2 days consecutively due to an injury or illness.
- ✗ **Advertising and reward** – a reward paid that has not been agreed by us, or paid to you or any other person known to you before your pet went missing, or to the person who stole your pet.
- ✗ **Lost, stolen or straying** – the pet's value if you fail to notify us within 90 days of your pet going missing, or if you believe your pet was stolen 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; if your pet passes away from an illness and is aged over 8 years or over.
- ✗ **Holiday cancellation** – if you have to cancel your holiday more than 7 days prior to the date you were due to go on holiday.
- ✗ **Quarantine expenses** - accommodation costs if your pet is quarantined due to a microchip failure if your pet's microchip was not tested and found to be working prior to departure from your home.
- ✗ **Third party liability cover (dog owners)** - the first £250 of any claim, and the claim costs for any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.



## 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.
- ! Your pet, at the start of the policy, must be over 8 weeks of age and under 8 years for dogs or under 10 years for cats.
- ! If you use up your vet fee limit for an illness or injury in a period of insurance, you have to pay the treatment bills yourself as the limit does not renew once it has been reached for each illness or injury.
- ! 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 Policy Schedule.
- ! When a dog is aged 8 years or over, a contribution of 15% will be payable towards each claim submitted in addition to your excess amount for veterinary fees or complementary treatment.
- ! When a cat is aged 10 years or over, a contribution of 15% will be payable towards each claim submitted in addition to your excess amount for veterinary fees or complementary treatment.
- ! Your pet must not be used for any commercial or work purposes, security, guarding, hunting, track racing, coursing, or breeding.
- ! Reimbursing any money you spend trying to find your pet if we have not agreed to the way you are doing this.
- ! Any loss, accident, injury or illness that could have been prevented if you had taken better reasonable steps or had followed your vets advice.



## Where am I covered?

- Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales), the Channel Islands, and the Isle of Man.
- 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 within the European Union.



## 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.
- You must tell us if you move abroad permanently or if you are going to be temporarily resident abroad.
- 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 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?

Your cover start date and end date is shown on your policy schedule and will be in force for 12 months.



## How do I cancel a contract?

- You can cancel your policy at any time by emailing Insure Your Paws at: [info@insureyourpaws.co.uk](mailto:info@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.