

# Pet Insurance

## Insurance Product Information Document (IPID)

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**Product:** Insure Your Paws – Accident Only £1,500

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 Document, which is available on request.

### What is this type of insurance?

It is an Accident Only pet insurance policy for cats and dogs which provides veterinary fee cover if the pet is hurt in an accident. The policy provides vet fee cover for each new accident including any illness caused by the accident for up to 12 months from the date of the accident subject to the renewal of the policy and premiums being paid on time.



#### What is insured?

We will cover:

- ✓ Vets fees: Up to £1,500 for each specifically identifiable injury caused by an accident including any illness caused by the accident for up to 12 months from the date of the accident.
- ✓ Death from injury: In the event your pet dies from an injury we will pay you the purchase price of your pet up to a maximum of £300. If you do not have a purchase receipt we will pay you the market value or £300, whichever is less.
- ✓ Third party liability: Cover for dogs up to £1 million.



#### What is not insured?

This policy does not provide cover for:

- ✗ Pre-existing conditions. This is any accident which happened before the policy is taken out or any injury or illness that is caused by, related or results from an accident which occurred before the cover began.
- ✗ Any accident which occurs in the first 48 hours of the policy start date or any injury or illness that is caused by, related or results from an accident which occurred within the first 48 hours of the policy start date.
- ✗ Any treatment for illness which is not caused by an accident. Not applicable to renewed policies.
- ✗ If your pet is not vaccinated, any treatment costs for any illness which your pet would normally be protected against by a vaccination.
- ✗ Any costs arising from preventative and elective treatments including any complications or secondary treatments. This includes but is not limited to routine examinations, vaccinations, spaying or neutering, nail clipping, flea and worm treatment, routine blood tests (including those performed routinely prior to general anaesthetic), breeding, pregnancy or giving birth.
- ✗ Any dog registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments or American Pit Bull Terrier, Perro de Presa Canario, Wolf or Wolf Hybrid or any dog crossed with any of these.
- ✗ The use of your pet for commercial or security purposes, or any form of racing or commercial breeding.
- ✗ Any compensation, costs or expenses which arise from an incident which occurs whilst your pet is at your place of business or employment.



#### Are there any restrictions on cover?

- ! Once the £1,500 vet fee limit is used up or 12 months from the date of accident is reached, whichever is first, there will be no more cover for that accident or any injuries or illness caused by it.
- ! Excesses: this is the part the claim which you have to pay and will be explained during your purchase and detailed on your policy schedule:
  - For vet fees, the fixed excess is payable per condition per year.

- At the renewal after your pet's fifth birthday a percentage excess of 10% will be introduced and deducted after any fixed excess is deducted.
- We can change the excesses you pay at the renewal of the policy and this will be explained on your renewal invitation.
- ! Conditions that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments will be considered one condition. These are known as bilateral conditions.
- ! Death from accident cover: this benefit does not apply to dogs who are 8 years of age or older and cats 10 years of age or older.
- ! 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?

Within the territorial limits of the United Kingdom, including England, Northern Ireland, Scotland and Wales, excluding the Channel Islands and the Isle of Man.



### What are my obligations?

- You must keep us informed of any changes to the information contained within your policy schedule which form the basis of your contract of insurance. Failure to do so may result in a delay of processing a claim. If this change affects your premium, we will recalculate the premium from the date of notification.
- You must comply with all the conditions set out in the policy.
- You must notify us as soon as possible and not later than 60 days after any incident that would possibly give rise to a claim. For Third Party Liability, you must notify us immediately of any incident which may lead to a claim.
- You must pay your premium shown on your Policy Schedule, failure to do so may result in your insurance being cancelled.
- In order to have ongoing cover you must keep paying your premium and renew your policy with us each policy year without any lapse in cover.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



### 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 the policy?

You can cancel the policy at any time by emailing at [customerservice@insureyourpaws.co.uk](mailto:customerservice@insureyourpaws.co.uk) or calling us on 0344 273 2777.