

Pet Insurance

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales No. 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277.

Product: Insure Your Paws - Accident Only £1,000



This document is a summary of the key information relating to this policy. As no advice is given, it should be read together with the Policy Document and Policy Schedule so you understand the full terms and conditions, including limits that apply.

What is this type of insurance?

It is an Accident Only pet insurance policy for cats and dogs to help cover the unexpected cost of veterinary treatment in the event of your 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 £1,000 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 or due to humane destruction, 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 as at the time of your pets purchase 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 within 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. (Not applicable to renewed policies).
- ✗ Any amount if the death of your pet results from an illness within the first 14 days of the policy start date (Not applicable for renewed policies)
- ✗ Any treatment for illness which is not caused by an accident.
- ✗ 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, microchipping, 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 that is 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 or mixed with any of these breeds.
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics.
- ✗ The use of your pet for commercial or security purposes, or any form of racing or commercial breeding.
- ✗ The use of your pet as hunting, gun dogs, working dogs, guide dogs or assistance pets.
- ✗ 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?

- ! At the start of the policy your pet must be at least 8 weeks old and under the age of 8 for dogs and under the age of 10 for cats. (not applicable for renewed policies)
- ! Any dog registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991, Dangerous Dogs (amendment) Act 1997 and/or Dogs (Muzzling) regulations (Northern Ireland) 1991 or any subsequent amendments.
- ! Once the £1,000 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.
- ! The following inner limits apply to vet fees cover:
 - Complementary medicine will be covered up to £250.
 - Cruciate ligament disorders will be covered up to £1,000.
 - Dental treatment as the result of an accident will be covered up to £500.
 - CT and MRI scans will be covered up to a total of £500.
- ! Excesses: Where these apply, as shown in your Policy Schedule. You are responsible for paying these amounts in the event of a claim.
 - If your pet is five years old or over on the start date of the policy a percentage excess of 10% will apply, if your pet turns five years old during the period of insurance, it will apply from the next renewal.
- ! 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.
- ! Re-occurring or on-going conditions will be considered as one condition.
- ! 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 which consists of England, Northern Ireland, Scotland and Wales.



What are my obligations?

- You must notify us if any of your details change such as your email address, postal address or telephone number, 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 take reasonable care in answering all questions in relation to this insurance honestly and to the best of your knowledge when you take out, make changes to or renew your policy.
- You must look after your pet at all times, and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must notify us as soon as possible if any changes in circumstances which may affect the cover provided and which have occurred since the cover started.
- You must keep your pet's vaccinations up to date, as recommended by your vet. If any diseases listed in your policy wording are not vaccinated against, they will be excluded from the policy.
- If you need to make a claim you must provide and pay for all information we ask for as soon as possible.
- You must comply with the criteria of the PETS Travel Scheme if your pet travels outside of the UK.
- 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?

The policy is for a period of one year and is renewable each year. Cover will start on the policy start date shown in your Policy Schedule and will end 12 months later.



How do I cancel the policy?

You can cancel the policy at any time by emailing at customerservice@insureyourpaws.co.uk or calling us on 0344 273 2777.