

Pet Insurance

Insurance Product Information Document (IPID)

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Product: Insure Your Paws – Lifetime £10,000

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 a Lifetime pet insurance policy for cats and dogs which provides veterinary fee cover for illnesses and injuries. The policy provides vet fee cover each policy year and subject to the renewal of the policy and premiums being paid on time cover will re-instate each year and ongoing conditions will continue to be covered.



What is insured?

We will cover:

- ✓ Vet fees: up to £10,000 per period of insurance for all specifically identifiable illness or injury. Subject to the renewal of the policy and premiums paid on time, cover will reinstate at renewal and ongoing conditions will continue to be covered up to £10,000 for all injuries and illnesses for the subsequent period of insurance.
- ✓ Death from illness or injury: in the event your pet dies from an illness or injury we will pay you the purchase price of your pet up to a maximum of £1,500. If you do not have a purchase receipt we will pay you the market value or £1,500, whichever is less.
- ✓ Third party liability: cover for dogs up to £2 million.
- ✓ Loss due to theft or straying: in the event your pet is lost or stolen we will pay you the purchase price of your pet up to a maximum of £1,500. If you do not have a purchase receipt we will pay you the market value or £1,500, whichever is less.
- ✓ Advertising and reward: if your pet is lost or stolen we will reimburse you up to £1,500 towards advertising costs and for a suitable reward for the recovery of your pet.
- ✓ Boarding fees: we will reimburse you for up to £1,250 in boarding kennel or cattery fees whilst you are in hospital for a period exceeding four consecutive days.
- ✓ Holiday cancellation: if you have to cancel or curtail your holiday because your pet needs emergency life-saving surgery we will reimburse you up to £1,750 for your non-recoverable costs.
- ✓ Travel cover: we will extend your vet fees cover within the EU for any trip up to 30 days in duration. We will also pay up to £1,000 quarantine costs, £250 for loss of PET Passport and £1,000 for emergency expenses abroad.
- ✓ Accidental damage: we will pay up to £500 if your pet causes accidental damage to a third parties' personal property whilst visiting their property.



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 injury 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 illness which begins showing clinical signs within the first 14 days of the policy start date or any condition that is caused by or related to an illness which began showing clinical signs within the first 14 days of the policy start date. 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 £10,000 vet fee limit is used up in a period of insurance there will be no more cover for any treatment which occurs in the period of insurance. If you chose to renew the policy, the cover will reinstate, and you will have up to £10,000 vet fee cover for the subsequent period of insurance.
- ! The following inner limits apply to vet fees cover:
 - Complementary medicine will be covered up to £750.
 - Cruciate ligament disorders will be covered up to £3,000.

- Dental treatment as the result of an accident will be covered up to £750.
- CT and MRI scans will be covered up to a total of £1,000.
- ! 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 pets 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.
- ! Re-occurring or on-going conditions will be considered as one condition.
- ! Death from accident and illness 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. This insurance also extends your vet fees cover to your pet whilst temporarily located in an EU country, the maximum length of any one trip is 30 days.



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 or calling us on 0344 273 2777.