

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.
Firm reference number: 202277.

Product: Insure Your Paws Accident Only £1,500



This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

WHAT IS THIS TYPE OF INSURANCE?

This 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 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?

- ✓ **Veterinary fees** up to £1,500 for each period of insurance to treat your pet for accidental injury for up to 12 months from the date of the accident.
- ✓ Included within the overall veterinary fee limit is:
 - complementary treatment of up to £250,
 - dental treatment as a result of an accident up to £500,
 - cruciate ligament disorders up to £1,000,
 - CT or MRI scans up to £500
- ✓ **Death** – In the event your pet dies from injury or due to humane destruction, we will pay the purchase price you paid up to £300 or up to £150 for the loss of a dog or up to £100 for the loss of a cat, whichever is less.
- ✓ **Third party liability cover (dog owners)** provides cover if a person or another animal is accidentally injured, killed, or their property damaged as a result of an incident involving your dog – up to £1,000,000, for each period of insurance.

What else is included?

- ✓ **First Vet** – Free pet video consultations available 24/7.



WHAT IS NOT INSURED?

- ✗ This policy does not provide cover in any circumstances for:
 - Any pet that is listed as an excluded breed in the Policy Wording, and/or
 - Any pet which has shown adverse behavioural or aggressive characteristics.
 - A dog that is a gun dog, working dog, Guide or Assistance Dog.
 - Any pre-existing condition/accident.

Veterinary fees

- ✗ More than the maximum benefit for all injuries in the period.
- ✗ The cost of treatment relating directly or indirectly to an illness or behavioural illness.
- ✗ The cost of treatment relating directly or indirectly to an injury or accident within the first 48 hours (not applicable at renewal).
- ✗ Vet fees for preventative treatment recommended by your vet to prevent injury or elective treatments.
- ✗ Complementary treatments not carried out under the direction of a vet.
- ✗ Cost of house calls unless the vet confirmed your pet was or could have been suffering from a life-endangering condition.
- ✗ Costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation necessary.
- ✗ Costs relating to the cremation or burial of your pet or putting your pet to sleep.
- ✗ **Death**
 - an accident occurring in the first 48 hours of the start of cover.
 - as a result of breeding, pregnancy, giving birth or aggression.
 - Any amount if the main cause of death results from an illness or behavioural illness.
- ✗ **Third party liability cover (dog owners)**
 - The first £250 of any claim for property damage.
 - Any claim costs if you are insured under any other liability policy unless that cover has been exhausted.



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 for at least 10 months in a policy term.
- ! Your pet, at the start of the policy, must be over 8 weeks of age and under 8 years for dogs or 10 years for cats.
- ! If you use up your vet fee limit in a period of insurance, you have to pay treatment bills yourself until your policy renews.
- ! Your dog does not live in premises which sell alcohol, unless there is no access between the residential and business premises.
- ! You are responsible for paying an excess in the event of a claim, as shown in your Certificate of Insurance.
- ! When a pet is aged 5 years or over, a contribution of 10% will be payable towards each claim submitted in addition to your excess amount for veterinary fees or complementary treatment.
- ! If your pet is euthanised due to behavioural problems.
- ! Your pet must not be used for guarding, track racing, assisting, breeding or coursing.
- ! If your pet's death occurred or was lost, stolen, or strayed whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer.



WHERE AM I COVERED?

- ✓ Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales).
- ✓ Third Party Liability only applies to incidents in the United Kingdom.



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 and should be submitted within 3 months.
- You must tell us if you move abroad permanently or if you are going to be temporarily resident outside of the UK for more than 2 months of the policy term.
- 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 can pay either annually or monthly by Direct Debit or you can pay annually by credit or debit card.



WHEN DOES THE COVER START AND END?

- A period of insurance lasts for one year and the dates of cover are specified in your Certificate of Insurance.
- If you pay by Direct Debit your policy will automatically continue at the end of the 12-month period, subject to policy terms and conditions.
- If you pay by Debit or Credit Card, you need to contact Insure Your Paws to make payment before the renewal date.



HOW DO I CANCEL THE CONTRACT?

- You can cancel your policy at any time by emailing Insure Your Paws at: customerservice@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.