



PET INSURANCE

Insurance Product Information Document

Company: E&L, trading name of The Equine and Livestock Insurance Company Limited

Product: Pet

E&L is a trading name of The Equine and Livestock Insurance Company Limited - registered in England and Wales no: 294940 - registered office Thorpe Underwood Hall, Ouseburn, York, YO26 9SS - The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no: 202748

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy provides cover for your pet for veterinary treatment for up to 365 days after the occurrence of an injury or after your pet displayed clinical signs of an illness.



What is insured?

- ✓ Vet's fees - treatment/complementary treatment following an injury or illness.
- ✓ Death of pet.
- ✓ Cost of boarding your pet if you are hospitalised for at least 3 days.
- ✓ Cost of cancellation or curtailment of your holiday if within 14 days of departure your pet needs emergency life-saving surgery.
- ✓ Loss by theft or straying if not found within 28 days of being lost or stolen.
- ✓ Accidental damage to another's personal property.
- ✓ If your dog restrains a burglar in your home leading to their conviction.
- ✓ Your legal liability to others for compensation and costs arising out of your ownership of your dog.
- ✓ Public transport or personal mileage costs incurred if your vet refers your pet to another practice or vet school.
- ✓ Income lost following your being bitten by your pet.



What is not insured?

- ✗ Costs incurred 365 days after the occurrence of an injury or after your pet displayed clinical signs of an illness.
- ✗ Injury, illness or condition which existed or is connected to one which existed before the insurance began.
- ✗ Illness and/disease which displayed clinical signs within 14 days of the start of your policy.
- ✗ Any condition excluded from cover.
- ✗ Death due illness where your pet is aged 8 years or over at the policy start or review date.
- ✗ Death occurring 365 days after the onset of an illness or injury.
- ✗ Theft which doesn't involve forcible and violent entry.
- ✗ Damage caused by your pet vomiting, defecating or urinating or whilst being left unattended.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling your dog with your permission or consent.
- ✗ Any pet that is known to have vicious tendencies or behavioural problems.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Pets used in any trade, profession or business.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, wilful or criminal act.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.

On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.