

PET INSURANCE



Insurance Product Information Document

Company: www.pet-insurance.co.uk, trading name of The Equine and Livestock Insurance Company Limited

Product: Lifetime

www.pet-insurance.co.uk 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 veterinary treatment throughout the life of your pet as long as the premiums are kept up to date.



What is insured?

- ✓ Vet's fees – treatment / complementary treatment following an injury or illness.
- ✓ Death of pet.
- ✓ Costs of boarding your pet if you are hospitalised for at least 3 days.
- ✓ Costs 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.
- ✓ Your legal liability to others for compensation and costs arising out of your ownership of your dog.
- ✓ Income lost following your being bitten by your pet.



What is not insured?

- ✗ Injury, illness or condition which existed or is connected to one which existed before the insurance began or reviews.
- ✗ Illness and/or disease displaying clinical signs within 14 days of the start of your policy.
- ✗ Any condition excluded from cover.
- ✗ Death due to 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 of your pet 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.
- ✗ We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:- influenza, notifiable disease, virus, bacteria, contagion, epidemic and/or pandemic.
- ✗ 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.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent.
- ! Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by:
 - o you or someone acting on your behalf; or
 - o someone caring for or in control of your pet; or
 - o a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or
 - o your agents, employees, licensees, guests; and/or
 - o any other person who is in a contractual relationship with you.



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 must tell us about every event, fact or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you have something of this kind to tell us about, you must do so in good time before we enter into or renew this contract. If you are in any doubt about 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.