

Pet Insurance

Insurance Product Information Document



Company: The Insurance Emporium

Product: Accident Only (new business)

The Insurance Emporium 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 in your Policy Schedule.

What is the type of insurance?

This insurance provide cover for veterinary treatment of your pet following an injury caused by an accident.



What is insured?

✓ Vet's fees – treatment following an injury

Monthly £3,000 per injury

Annually £2,500 per injury



What is not insured?

- ✗ Costs over the maximum benefit.
- ✗ Costs arising from an illness or any treatment thereof.
- ✗ Injury which existed before the insurance began or reviews.
- ✗ Any condition excluded from cover.
- ✗ Costs not supported by a receipt or invoice.
- ✗ 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 and/or claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: you or someone acting on your behalf; or someone caring for or in control of your insured items; or a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or your agents, employees, licensees, guests; and/or any other person who is in a contractual relationship with you.



Where am I covered?

This policy covers any damage or loss occurring 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 always tell us.

By entering into or renewing this policy, you are confirming your pet is in good health, does not have an injury, illness, or condition, and is not displaying any clinical signs of an injury, illness, or condition except those you have already told us about.

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 in your policy schedule and ends at the conclusion of the policy duration (as stated in your policy schedule and defined in your policy wording).



How do I cancel the contract?

You can cancel at any time by notifying our customer contact team. We will make an administration charge for cancellation.

Yearly policy term - we will refund the part of your annual premium which applies to the remaining policy duration (as long as you have not made a claim, and no claim has been made against you).

Lunar or calendar monthly policy term - we will not collect any further lunar or calendar monthly premiums.