

Pet Insurance

Insurance Product Information Document



Company: The Insurance Emporium

Product: Lifetime (annual premium paid annually or by monthly instalments)

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 throughout the life if your pet as long as the premiums are kept up to date



What is insured?

		<i>Inner</i>	<i>Total</i>
✓ Annual Vet's fees - treatment / complementary treatment for an injury, illness, or condition	<i>Copper</i>	£750	£2,000
	<i>Zinc</i>	£1,000	£3,000
	<i>Titanium</i>	£1,250	£4,000
	<i>Palladium</i>	£1,500	£6,000
✓ Your pet dies or is put to sleep as a result of an injury, illness, or condition	<i>Copper</i>		
	<i>Zinc</i>		
	<i>Titanium</i>	£750	
	<i>Palladium</i>		
✓ The cost of boarding your pet whilst you are a hospital inpatient	<i>Copper</i>		
	<i>Zinc</i>		
	<i>Titanium</i>	£500	
	<i>Palladium</i>		
✓ Cancellation or curtailment of your holiday if your pet needs emergency life-saving surgery	<i>Copper</i>		
	<i>Zinc</i>		
	<i>Titanium</i>	£750	
	<i>Palladium</i>		
✓ Your pet is not found within 28 days of straying or being stolen from your home address	<i>Copper</i>		
	<i>Zinc</i>		
	<i>Titanium</i>	£750	
	<i>Palladium</i>		
✓ Cost of advertising for the return of your pet or paying a reward leading to its return	<i>Copper</i>		
	<i>Zinc</i>		
	<i>Titanium</i>	£500	
	<i>Palladium</i>		



What is not insured?

- ✗ Costs over the total amount shown in your policy schedule as available to you each year for vet's fees
- ✗ Injury, illness, or condition which existed before the insurance began
- ✗ Illness or condition which displayed clinical signs within 14 days of your policy first starting
- ✗ Costs following any accident within 48 hours of your policy first starting or any injury, illness or condition that develops from it
- ✗ Costs for any problem affecting the cruciate ligaments within 14 days of your policy first starting
- ✗ Any condition excluded from cover
- ✗ Death due to illness where your pet is aged 6 years or over at policy start or renewal
- ✗ Death 365 after the injury, illness or condition first displayed clinical signs
- ✗ Theft of your pet which doesn't involve forcible and violent entry
- ✗ Damage occurring when your pet was left alone or unattended for any reason
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling your dog with your permission

✓ Making good accidental damage caused by your pet to someone else's personal property

<i>Copper</i>	
<i>Zinc</i>	
<i>Titanium</i>	£500
<i>Palladium</i>	

✓ Your legal liability to others for compensation and costs arising out of your dog's ownership

<i>Copper</i>	
<i>Zinc</i>	
<i>Titanium</i>	£1m
<i>Palladium</i>	

✗ Any claim where your dog has previously displayed aggressive behaviours towards other animals, bitten or attempted to bite other animals or humans

✗ 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, 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 annual premium by direct debit, credit or debit card, or cheque, in a single annual payment or by monthly instalment.



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.

Single annual premium payment: We will refund the part of your premium which applies to the remaining policy duration (as long as you have not made a claim or no claim has been made against you).

Annual premium paid by monthly instalment: We will not collect any further monthly instalments (as long as you have not made a claim or no claim has been made against you).

If you have made a claim, or if any claim is made against you, and you subsequently cancel your policy for any reason, the remaining unpaid annual premium will become payable immediately.

This will be deducted from any claim payment due to you or, if there is no claim payment to be made, you will need to make payment to us directly. If you do not make payment immediately, the matter will be passed to our Legal Department for recovery.