

PET INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Public Liability Only

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 legal liability to others for compensation and costs arising out of your ownership of your dog.



What is insured?

- ✓ Your legal liability to others for compensation and costs arising out of your ownership of your dog
- ✓ Your costs and expenses of defending criminal proceedings if you are prosecuted under the provisions of the Dogs Act 1871 or the Dangerous Dogs Act 1991.

Elective Benefits:

- 24 hour lost and found service.
- 24 hour vet helpline.
- Premium waiver if you are hospitalised, sustain an accidental bodily injury, die or are unemployed.
- Telephone legal advice about your dog.



What is not insured?

- ✗ Dogs that are known to have vicious tendencies or behavioural problems.
- ✗ Death or bodily injury, loss or damage to property sustained in connection with your carrying on any trade, business or profession or use of your dog for hire or reward.
- ✗ Death or bodily injury, loss or damage to property to you, any person handling your dog with your permission or consent, any person that lives with you, any member of your family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have contractual or business relationship.
- ✗ Death or bodily injury, loss or damage to property as a result of your dog's interaction with other animals or worrying sheep.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, willful 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.



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.