

Pet Insurance

Insurance Product Information Document



Company: The Insurance Emporium

Product: Maximum Benefit (new business)[senior]

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 for each injury, illness, or condition to the maximum amount available irrespective of the time taken to reach it.



What is insured?

- ✓ Vet's fees – treatment / complementary treatment for an injury, illness, or condition (per condition)

	Bronze	Silver	Gold
Monthly	£2,000	£4,500	£7,500
Annually	£1,500	£4,000	£6,000

- ✓ Death of pet

	Bronze	Silver	Gold
Monthly	£1,000	£1,250	£1,500
Annually	£750	£1,000	£1,250

- ✓ Cost of boarding your pet if you are hospitalised for at least 3 days

	Bronze	Silver	Gold
Monthly	£750	£1,000	£1,250
Annually	£500	£750	£1,000

- ✓ Cost of cancellation or curtailment of your holiday if within 14 days of departure your pet needs emergency life-saving surgery

	Bronze	Silver	Gold
Monthly	£1,250	£1,500	£1,750
Annually	£1,000	£1,250	£1,500

- ✓ Loss by theft or straying if not found within 28 days of being stolen

	Bronze	Silver	Gold
Monthly	£1,000	£1,250	£1,500
Annually	£750	£1,000	£1,250

- ✓ Cost of advertising for the return of your pet and payment of a reward leading to its return

	Bronze	Silver	Gold
Monthly	£750	£800	£850
Annually	£600	£650	£700



What is not insured?

- ✗ Costs over the maximum benefit.
- ✗ Injury, illness, or condition which existed before the insurance began or reviews.
- ✗ Illness or condition which displayed clinical signs within 14 days of the start of your policy.
- ✗ Any condition excluded from cover.
- ✗ Costs not supported by a receipt or invoice.
- ✗ 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 an injury, illness, or condition first displayed clinical signs.
- ✗ Theft of a 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 your or any person handling your dog with your permission or consent.

✓ Accidental damage to another's personal property

	Bronze	Silver	Gold
Monthly	£700	£750	£800
Annually	£500	£600	£650

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

	Bronze	Silver	Gold
Monthly	£1.5m	£1.5m	£1.5m
Annually	£1m	£1m	£1m

✓ Income lost following your being bitten by your pet

	Bronze	Silver	Gold
Monthly	£150	£200	£250
Annually	£100	£150	£200

✗ Any pet that is known to have vicious tendencies or behavioural problems.

✗ Policy excess.

Optional Benefits

✓ Vet's fees, death, theft or straying whilst in Europe

	Bronze	Silver	Gold
Monthly			
Annually		100 days	

✓ Quarantine expenses, replacement of your pet travel documents

	Bronze	Silver	Gold
Monthly			
Annually		£1,000	

✓ Repatriation of your pet's body or disposal in Europe

	Bronze	Silver	Gold
Monthly			
Annually		£500	

Optional Benefits

✗ Death where a claim under Section 2 is declined.

✗ 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.