

Pet Insurance



Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales No. 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277.

Product: Sterling Pet Solutions Insurance Policy

This document provides a summary of the key information relating to your pet insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a Lifetime product for cat and dog owners looking to cover the cost of veterinary fees. If additional optional covers are chosen it can provide cover towards other expenses associated with protecting your pet. This means that each policy year you can claim for the cost of treatments that are covered by this product until the veterinary fee or optional cover limit is reached. If we offer and you accept our renewal invitation, your veterinary fee and optional cover limits will be reinstated and covered treatment payments can continue to be paid for a further period of insurance.



What is insured?

Veterinary Fees

- ✓ Veterinary fees up to £7,500 to treat your pet for an illness, injury, accident or changes in your pet's behaviour. Includes complementary treatments up to 25% of your vet fees limit
- ✓ Training and behavioural treatments up to £200; clinical diets up to £200.

Optional Covers:

Additional benefits option

- Emergency boarding kennel and cattery fees or daily minding costs up to £1,500
- Advertising and reward costs up to £1,500 if your pet is stolen or goes missing
- Theft or straying up to £1,500, covering the purchase price of your pet if they are stolen or go permanently missing
- Death due to illness/accident up to £1,500, covering the purchase price of your pet
- Holiday cancellation up to £5,000; Accidental damage to third party property up to £500.

Overseas travel option

- Extending your cover for up to 60 days maximum per journey when you take your pet on holiday to a member country of the Pet Travel Scheme or the Channel Islands and Isle of Man.

Third party liability option for dog owners

- Legal liability cover if your dog causes injury or death to a third party of damages their property up to £1,000,000 per event.



What is not insured?

- ✗ Any costs arising from killing or controlling fleas, vaccinations, spaying, castration, pregnancy, giving birth or for treatment your vet recommends to prevent an illness or injury
- ✗ Cost of dentistry that is not related to an illness or injury
- ✗ Cost of house calls unless the vet confirms that moving your pet would damage its health
- ✗ Extra costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation necessary
- ✗ Costs of having your pet cremated, buried or otherwise disposed of
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics.

Optional Covers:

Additional benefits option

- **Emergency boarding/daily minding** – hospitalisation that is known or foreseeable before cover commences, or if you are in hospital for less than 4 consecutive days
 - **Advertising and reward** – a reward to a person living with you, or exceeding £200
 - **Theft or straying** – any amount until 90 days after loss, or the purchase price above market value without valid evidence
 - **Death:**
 - the purchase price of your pet above the market value if you cannot provide evidence
 - caused by illness that your pet should have been vaccinated against
 - resulting from pre-existing medical conditions, showing clinical signs within 14 days of the start of your first period of cover
 - death due to illness if your pet is over 5 years at the time of loss.
 - **Holiday cancellation** – the first £75 of any claim, or costs relating to a holiday booked within 28 days of departure
 - **Accidental damage to third party property:**
 - damage to personal property owned by or in the control of you, your family, employee or guest
 - damage to any personal property belonging to any person entrusted with the care, control and custody of your pet
 - damage caused by your pet fouling, vomiting or urinating on/ in any items.
- ##### Overseas travel option
- Pre-existing medical conditions, or costs arising from any condition of which you were aware before your journey.
- ##### Third party liability option for dog owners
- The first £250 of any claim for physical damage
 - Any costs if you are insured under any other liability policy unless that cover has been exhausted.



What is not insured?

Veterinary Fees

- ✗ The applicable excess for each illness or injury treated in each period of insurance, as per the table below:
 - Cat**
 - Whilst under 8 years old - £85
 - Once 8 years old and over - £95 and a further 15% of the cost of the treatment*
 - Dog**
 - Whilst under 8 years old - £100
 - Once 8 years old and over - £110 and a further 15% of the cost of the treatment*
- * This is defined as "Co-insurance" in the policy wording.
- ✗ Pre-existing medical conditions
- ✗ Illness first occurring or showing clinical signs in the first 14 days of taking out the policy



Are there any restrictions on cover?

- !! You must be the owner and keeper of the pet and live with your pet at your home address
- !! Your pet must be at least 8 weeks old; your pet must not be used for breeding
- !! Your dog is not used for racing, guarding, personal protection or search and rescue
- !! Your dog has not been the cause of an accident or legal action; your dog does not live in premises which sell alcohol
- !! PETS only applies if you have selected Overseas Travel as an optional benefit
- !! Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).
- !! Third Party Liability only applies to the United Kingdom
- !! Third Party Liability does not provide cover in any circumstances for any insured dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991 or any amendments, or is any American Bulldog, American Indian Dog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred or mixed with any of these breeds.
- !! Your dog is not covered if it is an African Wild Dog, American Bulldog, American Indian Dog, American Pit Bull Terrier, American Rottweiler, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar-Pei Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred with any of these breeds
- !! The cost of cover can change and at each renewal we will recalculate the cost of cover and contact you with a quote. There are a number of factors that can impact your renewal including the age of your pet and the increasing cost of veterinary treatment. We may also consider the amount claimed and the likelihood a condition will be ongoing when calculating your renewal. This will mean that the premium you pay will increase at renewal.



Where am I covered?

- ✓ Within the territorial limits of the United Kingdom which consists of England, Scotland, Northern Ireland & Wales.
- ✓ This insurance also extends your vet fees cover to your pet whilst temporarily located in a member Country of the PETS Travel Scheme, the Channel Islands or Isle of Man.



What are my obligations?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:

- You must answer any questions accurately and with reasonable care. If the answers you provide are not accurate this may result in your claim being reduced or rejected or your policy being cancelled without refund
- You must tell us as soon as you are aware of any information about you or your pet which has changed
- You must make sure your pet's vaccinations are kept up to date
- During the period of insurance you must take care of your pet to prevent or reduce the risk of Illness or injury
- You must tell us about any claim as soon as possible.



When and how do I pay?

You can pay the price of your insurance annually or monthly by Direct Debit.



When does the cover start and end?

- Your policy starts and ends on the dates shown on your policy schedule.



How do I cancel the contract?

- You can cancel your policy at any time by contacting us
- If you cancel within 14 days, we will refund any premiums paid, except when you have already made a claim
- If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance a premium refund may not be given or if you are paying your premium by monthly instalments you may be required to continue with these until the premium is paid in full
- In the event of the policy being cancelled following the death or loss of the pet insured, the outstanding balance of the yearly premium due will be deducted from any claim settlement made.