

# Pet Insurance

## Insurance Product Information Document

**Company:** Covea Insurance plc

Registered in England and Wales, Number 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

**Product:** EmeraldPet 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 pet insurance product that is suitable 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. The cover is valid for 12 months and future periods of insurance cannot be guaranteed.



### 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 in Europe.

##### 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?

#### 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
- ✗ 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.

#### 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.



## 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 2 months 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
- !! Your dog is not one of the following breeds: American Bully, American Pit Bull Terrier, American Staffordshire Terrier, Canary Dog, Cane Corso, Carolina Dog, Dogo Argentino, Dogo Canario, Dogo Guatemalteco, Dogo Sardesco, Fila Brasileiro, Japanese Tosa, Pakistani Bull Terrier, Perro De Presa Canario, Pitt Bull Terrier, Presa Canario, Saarloos Wolfhound, Tosa Inu, Wolf, Wolf Hybrid.



## What is not insured? *continued*

### Optional Covers:

#### Additional benefits option

- × **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.



## Where am I covered?

- ✓ You are covered if you live in England, Scotland, Wales or Northern Ireland.
- ✓ Third party liability cover will not cover compensation, costs or expenses you are responsible for under the laws of Canada or the United States of America.



## 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.

# Customer Information

## Making a claim

Who to call when you need to make a claim.

For claims relating to Pet Insurance




By phone: 0333 220 5510

Once we have been notified of a claim, where required we will send you a claim form that will need to be completed and returned.

## Is something wrong?

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings.


Please contact us quoting your policy or claims number by:

 Email: Claims Complaints: [claims@petadminteam.com](mailto:claims@petadminteam.com) Policy Complaints: [policy@petadminteam.com](mailto:policy@petadminteam.com)

 Telephone: Claims: 0333 220 5510

 Write to: FREEPOST PetAdmin.

If the complaint is still not resolved to your satisfaction, you can approach The Financial Ombudsman Service.

 Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

 Telephone: 0800 023 4567 or 0300 123 9123

 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You can also register a complaint with the European Union's Online Dispute Resolution platform (ODR).

Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.

## What happens if we can't meet our liabilities?

Covea Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).