

Pet Insurance

Insurance Product Information Document

Company: Covea Insurance plc

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX

Registered in England Wales number 613259.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Registration Number 202277.

Product: Essential Life

This document provides a summary of the key information relating to Essential Life pet insurance and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

Pet insurance helps to cover the unexpected cost of veterinary treatment in the event of your pet falling ill or being injured in an accident and other risks detailed in your Policy Wording.



What is insured?

- ✓ Your pet as stated in your Policy Schedule.
- ✓ Veterinary fees up to £4,500 per period of insurance to cover all conditions.
- ✓ Third party liability (dogs only) up to £2,000,000 for any one or series of claims per period of insurance.
- ✓ Death of your pet up to £1,500 if your pet dies because of an injury or illness or as a result of your vet putting your pet to sleep due to injury or illness.
- ✓ Theft and straying up to £1,500 in respect of permanent loss due to your pet being lost or stolen.
- ✓ Advertising costs up to £500 for advertising in a local newspaper or other approved expenditures if your pet is lost or stolen and reward costs up to £1,000 for a suitable reward to be offered for the recovery of your pet.
- ✓ Boarding fees up to £1,500 should you be hospitalised for more than 96 hours per period of insurance.
- ✓ Up to £1,500 per period of insurance if you cancel your holiday prior to departure or you come home early because your pet needs lifesaving treatment or surgery.
- ✓ Loss of Animal Health Certificate up to £250 per trip for the cost of a replacement health certificate should the original become lost during the trip.
- ✓ Up to £1,000 per trip for quarantine kennelling costs and obtaining a replacement health certificate.
- ✓ Emergency expenses abroad up to £500 per trip in reimbursement for emergency costs incurred by you.
- ✓ Repeat tick and worming costs up to £500 where your return departure to the UK is delayed by your carrier.



What is not insured?

- ✗ Any pet not owned by you at the UK registered address on your Policy Schedule.
- ✗ Any pets that are not cats or dogs.
- ✗ Any pet less than 8 weeks of age at the start date of the policy.
- ✗ Any animal registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.
- ✗ Any pet being used for commercial breeding purposes, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.
- ✗ Any pet which has aggressive tendencies or has been trained to attack.
- ✗ Any condition which occurred or existed in any form prior to the start date of the policy or within the first 24 hours due to an accident.
- ✗ Any condition which occurred or existed in any form prior to the start date of the policy or within the first 14 days due to an illness.
- ✗ Any treatment costs in excess of the benefit limit per period of insurance.
- ✗ Preventative, elective and routine treatments and/or examinations.
- ✗ Any fixed and variable excess as shown on your policy schedule.



Are there any restrictions on cover?

- ! Any claim for death from illness for pets aged 8 years or above.
- ! Any third party claim where no legal liability is established.
- ! Compensation or legal costs at your place of work or if the injured person is part of your family, lives in your home, works for you, or is looking after your pet or is paid to look after your pet.
- ! Any claim not supported by evidence of purchase price or receipt.
- ! If your pet is put to sleep due to aggression unless this can be attributed to an injury or illness.
- ! If you are not able to provide us with confirmation of the death of your pet from your vet or statement from an independent witness.
- ! Any boarding fees costs if you are in hospital for less than 96 hours or for any conditions known prior to the start date of the policy.
- ! Reimbursing any money you spend trying to find your pet if we have not agreed to the way you are doing this.
- ! Any holiday cancellation costs if you cancel your holiday or come home early as a result of any pre-existing condition.
- ! Any quarantine costs incurred where it was established that your pet was suffering from an illness or the microchip was not functioning prior to departure.



Where am I covered?

- ✓ This policy is valid in the UK, at your home address and includes cover while you travel on holiday with your pet in the UK and Republic of Ireland for up to 30 days in each period of insurance.
- ✓ It also provides cover while you travel on holiday with your pet in the European Union States and Territories included in the Government's Pet Travel Scheme for 30 days. Please refer to your Policy Wording for full terms and conditions.



What are my obligations?

- You are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of your knowledge.
- You must ensure premiums are paid on time.
- You must provide proper care and attention to your pet at all times, take your pet for regular annual check-ups and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must contact us as soon as you become aware of any circumstances that could result in a claim.
- Any claim notification must be made within 60 days or as soon as possible thereafter following any incident or the discovery of any loss which may lead to a claim under this policy.
- You agree that any vet that has treated your pet has your permission to release any information that we might request concerning your insurance. Any charge for the release of this information will be your responsibility.



When and how do I pay?

Payment can be made either annually or by monthly instalments. Annual premiums can be paid by credit card or debit card. Monthly instalments can only be paid by direct debit.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.

If you pay your premium by Direct Debit there is no need for you to take further action, your policy will automatically continue at the end of the 12 month period, subject to policy terms and conditions. A further 12 equal monthly payments will be taken, reflecting the premiums stated within your renewal documentation. We will email the last email address given to us by you. If your email address changes between the commencement date and renewal date please inform us so that we can keep your record up to date.

If you pay by debit or credit card you need to contact us to make payment before the renewal date.



How do I cancel the contract?

You may cancel this policy within 14 days of receipt of the policy documents (new business) or the renewal date by contacting us using the details given below. Any premium already paid by you will be refunded to you providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you do not exercise your rights during the 14 day period, your policy will continue as normal.

If you cancel your policy before the renewal date and have made a successful claim, the remaining of the years' premium becomes due.

Please telephone our Customer Service Department on 0808 164 8008 or email customerqueries@insurancefactory.co.uk