

# Pet Insurance

## Insurance Product Information Document

Company: Allianz Insurance plc

Product: LifetimeFlex cover

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The details above can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).

This document provides limited key information about the Lifetime pet insurance plans. You can find the full information about your policy by reading your Certificate of Insurance and the Terms and Conditions.

### What is this type of insurance?

This is a Lifetime pet insurance policy. We will provide ongoing cover for illnesses and injuries providing you continue to pay your premium and renew your policy each year (without any break in cover).

#### What is insured?

We believe these are the most important sections of cover to the majority of our customers. Your policy provides other sections of cover and details of these can be found in your Certificate of Insurance and Terms and Conditions.

##### ✓ **Veterinary fees**

- ✓ If your pet is unwell due to an illness or injury and needs veterinary treatment, we will pay the cost of the veterinary fees.
- ✓ We will provide ongoing cover for illnesses and injuries, year after year, providing you continue to pay your premium and renew your policy each year (without any break in cover).
- ✓ Your policy provides an amount of money in each period of insurance for you to claim for all illnesses and injuries. The maximum amount we will pay is shown on your Certificate of Insurance.
- ✓ When you renew your policy each year (without a break), this amount is replenished and you will again have the full amount to claim from in the next policy year. If your cover is cancelled or stops for any reason, all cover for your pet will end and no further claims will be paid.
- ✓ Within the veterinary fees limit, you can also claim:
  - A limited amount for alternative medicine or complementary therapy. These are:
    - *Alternative medicine* – herbal or homeopathic medicine recommended by your vet and prescribed by a vet.
    - *Complementary therapy* – acupuncture, hydrotherapy, osteopathy, physiotherapy and chiropractic therapy recommended by your vet and carried out by a suitably qualified person that has been specifically recommended by your vet.

The amount you can claim up to is shown on your Certificate of Insurance.

- For prescription food to dissolve stones/crystals in urine. The maximum we will pay is £100 for up to 60 days in each period of insurance.
- Up to £100 towards the cost of euthanasia (putting your pet to sleep) when it is recommended by your vet to alleviate incurable and inhumane suffering.
- ✓ **Third party legal liability (dogs only)** – if your dog causes damage or injury and you are legally responsible, we will cover the legal costs and expenses and the claimant's compensation. The maximum amount we will pay for all incidents in each period of insurance is shown on your Certificate of Insurance.

#### What is not insured?

We believe these are the most significant costs not covered by the policy. There are other costs not covered and you need to read the full Terms and Conditions to understand your cover.

##### **We will not cover any costs for:**

- ✗ Pre-existing conditions. These are any injuries that happened, or any illnesses that showed symptoms, before your cover started.
  - ✗ Any injuries or illnesses that happen in your waiting period:
    - For any injuries – this is the first 24 hours of your first policy year.
    - For any illnesses – this is the first 14 days of your first policy year.
- These timeframes do not apply to the start of a renewal year.

*If your pet was previously covered by the 4 weeks free WalkawayCover and you extended to this policy without a break in cover, these waiting periods do not apply to your policy.*

- ✗ Having your pet cremated or buried.
- ✗ Charges made for claims submission or supporting documentation.
- ✗ Third party legal liability when your dog is taken out to work with someone.

#### Are there any restrictions on cover?

We believe these are the most significant restrictions of the policy. There are other restrictions and you need to read the full Terms and Conditions to understand your cover.

- ! **Changes we can make at renewal** – we can change the premium, excesses and Terms and Conditions of your policy. We can also limit or remove a dog's 'Third party legal liability' cover.
- ! **The excesses you pay and how these can change** – the 'Veterinary fees' and 'Third party legal liability' sections have an excess you pay when you claim. We can change your excesses at the renewal of your policy. For Veterinary fees, a 10% excess (on top of the fixed excess) is applied at the renewal after a dog's 6th or cat's 8th birthday. If this 10% is already applied, this will stay on your policy and cannot be removed. The excesses you pay are shown on your Certificate of Insurance.
- ! **How your price can change** – every year, as pets get older they are more likely to need veterinary treatment. That is one of the reasons why your policy price will increase at each renewal. If you make a claim, you will see a significant increase in your renewal price.
- ! **Behavioural treatment** – we will cover behavioural treatment if your pet's change in behaviour was caused by an illness or injury which is covered under the 'Veterinary fees' section. The treatment must be carried out by a vet or a behaviorist who is a member of an approved association. This is restricted cover and we recommend you read the full details and examples in the Terms and Conditions in the section called 'Cover for behavioural treatment'.
- ! **Out of hours treatment** – we cover the cost of your pet being treated outside of normal surgery hours if a vet confirms it was essential, as not doing this would seriously endanger their health. The extra consultation charge is then limited to £150.
- ! **Hydrotherapy** – within the alternative medicine and complementary therapies limit, we cover up to 10 sessions of hydrotherapy for each separate illness or injury. Once this session limit has been reached, all cover for hydrotherapy for that illness/injury ends and the policy will never cover any further sessions.



## Where am I covered?

- ✓ All sections of your policy cover your pet when he/she's in the UK.
- ✓ Cover under 'Veterinary fees' and 'Holiday cancellation/curtailment' is also in force when your pet travels with you in the EU for up to 180 days.



## What are my obligations?

We believe these are the most significant policyholder obligations. There are other obligations and you need to read the Terms and Conditions to understand these.

- **Sending us your claim** – you must send us your Veterinary fees claims no later than 12 months after your pet received treatment. Any claims we get after this time will not be covered by the policy. If treatment is ongoing you must make sure that claims are sent to us at least once every 12 months. If you are claiming for any other section of cover please check your Terms and Conditions for details of when you need to send us your claim.
- **Informing us if there's an incident with your dog involving a third party** – if there is an incident with your dog that could lead to a claim under the 'Third party legal liability' section, for example (but not limited to) your dog causing injury to a third party or damage to third party property, you must call our specialist liability team as soon as possible. For injury to a third party call 01483 218 781 and for damage to third party property (including a pet or another animal) call 01483 218 782.
- **Keeping your policy running** – you have a Lifetime policy, but to benefit from ongoing cover you must keep paying your premiums and every 12 months you need to renew your insurance policy with us (without any break).
- **Dental treatment** – we'll cover the treatment for a dental accident or injury. We'll only cover the treatment for a dental illness if:
  - Your pet had their teeth checked by a vet at least once every 12 months, and
  - Any dental treatment recommended during this check takes place within 6 months.We do not cover a routine or preventative scale and polish.
- **Keeping us informed of certain information** – throughout your policy you need to tell us about certain information. The things you need to tell us about are detailed in your Certificate of Insurance and it is important you check any new documents we send to understand the information we need. If you do not, it could affect whether we pay your claims.
- **Ownership of your pet and where he/she lives** – you must be the owner of your pet and he/she must live with you at the address stated on your Certificate of Insurance. You need to tell us as soon as possible if you no longer own the pet or if he/she stops living with you. This can affect how much you pay and the cover we provide.
- **Changing your level of cover** – if you want to change to:
  - A lower level of cover – you can do this at any time.
  - A higher level cover – if a higher level of cover is available, you can ask for this at the renewal of your policy. We will then let you know if we can offer this cover once we have reviewed your pet's history.



## When and how do I pay?

You can pay annually or monthly. The details of how you have chosen to pay are shown on your Certificate of Insurance.



## When does the cover start and end?

Your cover is in force for 12 months. The dates your cover starts and ends are shown on your Certificate of Insurance.

When your cover ends, we will invite you to renew this insurance contract to continue with your cover:

- If you pay your premium by Direct Debit instalment we will renew your policy automatically. If you do not want to renew your policy you need to let us know before your renewal date.
- If you pay by any other means or you have chosen not to automatically renew your policy, you need to contact us to renew your policy and to pay your premium.



## How do I cancel the contract?

You can cancel your policy at any time, free of charge. You can do this by:

- Writing to us at [mipetcover@petcoverservices.com](mailto:mipetcover@petcoverservices.com) or MiPet Cover, Kempton House, Kempton Way, Dysart Road, Grantham, NG31 7LE, or
- Calling us on 0330 057 0646.

If you cancel this policy:

- In the first 14 days after your renewal date – we will refund any premium you have paid for cover after that renewal date.
- At any other time – we will refund any amount you have paid for cover after the cancellation date.