

# Pet Insurance

## Insurance Product Information Document

### Company: ETU Forsikring A/S

### Product: Lifetime Pet Insurance

This insurance is underwritten by ETU Forsikring A / S, Hørvejen 8, 6230 Røddekro, Denmark who are authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 807534.

Complete pre-contractual and contractual information is provided in other documents, this document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

Pet Insurance to help you cover the financial costs should your dog or cat of which you are the owner and keeper becomes ill or suffers from an accident. You choose the type of cover you need and level of benefit that is suitable for you.



#### What is insured?

You will receive the agreed level of benefit as stated on your policy schedule, for:

- ✓ **LIFETIME COVER** for your dog or cat.
- ✓ **VETERINARY FEES** following an accident suffered by your dog or cat.
- ✓ **VETERINARY FEES** following an illness suffered by your dog or cat.
- ✓ **COMPLEMENTARY TREATMENT** to your dog or cat.
- ✓ **ACCIDENTAL DEATH** of your dog or cat up to the age of 6 years.
- ✓ **PUBLIC LIABILITY** If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving your dog during the period of insurance and you are legally responsible.
- ✓ **DEATH** of your dog or cat from illness up to the age of 6 years.



#### What is not insured?

No payment will be made for any of the following reasons:

- ✗ Any Pre-existing or chronic conditions.
- ✗ The £95 policy excess (increased to £250 for Public Liability). Any excess payable by you will be deducted from the overall maximum benefit limit as stated on your certificate of Insurance.
- ✗ The amount you are required to pay towards the costs of the Veterinary Fees (20% of the claim if your dog or cat is over the age of 7 years or 25% of the claim if your dog or cat is over the age of 12 years).
- ✗ More than the sum insured shown on your policy schedule.
- ✗ Any injury or illness present before your policy start date
- ✗ Any illness claim within 14 days of your dog or cats first policy year.
- ✗ Any accident claim within 5 days of your dog or cats first policy year.
- ✗ Any non-necessary or preventative treatment.



#### Are there any restrictions on cover?

- ! You must be owner and keeper of the insured dog or cat.
- ! The maximum amount covered is dependent upon the level of cover you select, you can choose from the following levels of cover - £2,000, £3,000, £4,000, (£6,000 or £10,000 is only available for existing renewal policies) and the cover you select will be stated on your policy schedule. You will be covered up to the maximum policy cover limit that you select each year and the amount will be reinstated each year.
- ! Your policy premium amount will not remain the same for the lifetime of your dog or cat. The premium you pay may change at your renewal date in the future. Your premium is revised each year and may increase or decrease but as your pet gets older it is more likely the premium will increase. The main reasons premiums increase upon renewal are taxation changes, veterinary procedure advancement and inflation and an increase in the probability of future claims.
- ! Your dog or cat must be aged 8 weeks or over.
- ! Your dog must not be a dangerous dog or crossed with a dangerous dog or have been the subject of a complaint to the police.
- ! Your dog must be micro chipped.

- ! Your dog or cat must be registered at a Veterinary Practice based in the United Kingdom when applying for cover.
- ! Where a condition is affecting one body part of which your pet has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments) this will be considered a bilateral condition and when applying the maximum benefit limit or an exclusion bilateral conditions are considered as one condition.



### Where am I covered?

- ✓ This policy will cover you in the United Kingdom.
- ✓ You may be covered anywhere in the world for up to three (3) months during the Period of Insurance provided that your pet has a valid Pet Passport and is accompanying you on holiday. You must ensure that all the conditions of the Pet Travel Scheme have been met and a full invoice and any relevant clinical notes have been provided.



### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You must also tell us immediately about any changes which may affect your cover. For example if you move house with your dog or cat, your name changes or you change the name of your dog or cat.
- You must tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need.
- For cover to be in place you must pay the agreed premium as shown on your schedule.



### When and how do I pay?

- You can pay your premium as a one off payment annually or in monthly instalments. Payment can be made by direct debit or debit card.



### When does the cover start and end?

- The start date of your cover is the date you select on your application, your policy will then be renewed on an annual basis.



### How do I cancel the contract?

- If you choose to cancel your insurance, simply notify Trent-Services (Administration) Limited at [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk), telephone 01285 626020.