

# 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.  
Firm reference number: 202277.

**Product:** Lifetime Pet Cover



This document is a summary of the key information relating to this 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 an annual policy for cat and dog owners and will provide cover for insured conditions that your pet may develop during the policy term. You can submit any number of claims for each condition your pet may suffer from in each policy term until the maximum benefit is reached. If we offer to cover your pet at renewal and you accept, by agreeing to pay the premiums, the limits for veterinary fees will be reinstated and treatment can continue to be claimed in another policy term, subject to the Policy Terms and Conditions.



### WHAT IS INSURED?

- ✓ **Veterinary fees** - Up to £10,000 each policy term to treat your pet for an illness or injury.  
Included within the overall veterinary fee limit is:
  - **Dental Treatment** - Up to £2,000 each policy term to treat your pet.
- ✓ **Complementary treatment** - Up to £1,000 each policy term towards vet recommended treatment to treat your pet for an illness or injury.
- ✓ **Death from Injury or illness** - Up to £1,000 towards the replacement cost, or if you have no proof of purchase, up to £150 for the loss of a dog or up to £100 for the loss of a cat, whichever is less.
- ✓ **Third party liability cover (dog owners)** provides cover if a person or third party is accidentally injured, killed, or their property is damaged as a result of an incident involving your dog - up to £1,000,000 each policy term.

#### What else is included?

- ✓ **FirstVet** - Free pet video consultations available 24/7.



### WHAT IS NOT INSURED?

- ✗ This policy does not provide cover in any circumstances for:
  - Any pet that is listed as an excluded breed in the Policy Terms and Conditions, or
  - Any pet which has shown adverse behavioural or aggressive tendencies, or
  - Any dog that is a gun dog, working dog, Guide, Therapy or Assistance Dog.
  - Pre-existing conditions and/or clinical signs.

#### Veterinary fees

- ✗ More than the maximum benefit in the policy term.
- ✗ Costs of treatment relating directly or indirectly to an illness or disease within the first 14 days, or to an injury or accident within the first 48 hours of the start of cover (not applicable at renewal).
- ✗ Any treatment or complementary medicine for any cruciate ligament in the first 30 days however caused, or any arthritis or any other illness or injury that develops from them.
- ✗ Costs of preventative treatment recommended by your vet, or elective treatments.
- ✗ Costs of dental treatment carried out 3 months or more after the recommendation of treatment from a vet.
- ✗ Cost of house calls, unless the vet confirmed your pet was or could have been suffering from a life-endangering condition.
- ✗ Costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation was necessary.
- ✗ Costs relating to the cremation or burial of your pet or putting your pet to sleep.

#### Death from Injury or Illness

- ✗ Resulting from an illness within the first 14 days, or an injury or accident within the first 48 hours of the start of cover.
- ✗ As a result of breeding, pregnancy, giving birth or aggression/aggressive tendencies.
- ✗ Any treatment or complementary medicine for any cruciate ligament in the first 30 days however caused, or any arthritis or any other illness or injury that develops from them.
- ✗ Due to illness once your pet reaches the age of 8 years during a policy term.

#### Third party liability cover (dog owners)

- ✗ Any claim costs if you are insured under any other liability policy unless that cover has been exhausted.



## 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 in the UK for at least 10 months in a policy term.
- ! Your pet, at the start of the policy, must be at least 8 weeks old and under the age of 8 for dogs and under the age of 10 for cats.
- ! Your dog does not live in premises which sell alcohol, unless there is no access between the residential and business premises.
- ! The use of your pet for guarding, security, racing, breeding or for any business, trade or profession.
- ! Any compensation, costs or expenses which arise from an incident which involves your profession, occupation or business.
- ! Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).



## WHERE AM I COVERED?

- ✓ Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales).
- ✓ Third Party Liability only applies to incidents in the United Kingdom.
- ✓ 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 for a maximum of 30 days per trip up to a total of 60 days in a policy term.



## WHAT ARE MY OBLIGATIONS?

- You are responsible for paying an excess in the event of a claim, refer to the policy wording for full details.
- You must answer any questions accurately and with reasonable care in relation to this insurance. If the answers you provide are not accurate, this may result in your claim being reduced, rejected or your policy being cancelled without refund.
- Monthly or annual payments must be paid on time.
- You must tell us as soon as you are aware of any information about you or your pet which has changed. This includes if your pet has shown any adverse behavioural or aggressive tendencies before the start of cover or before your policy renews.
- If you use up your vet fee limit in a policy term, you have to pay for any veterinary treatment until your policy renews if we invite renewal.
- You must make sure your pet's vaccinations are kept up to date.
- During the policy term, you must take reasonable steps to prevent your pet suffering from an accident, injury or from contracting an illness or disease.
- You must tell us about any claim as soon as possible and be submitted within 3 months.
- You must tell us if you move abroad permanently or if you are going to be temporarily resident outside of the UK for more than 2 months of the policy term.
- You must tell us if you sell your pet, your pet no longer lives with you, or you transfer ownership of the pet to another person.



## WHEN AND HOW DO I PAY?

- You can pay either annually by credit or debit card or monthly by Direct Debit.
- If you pay by monthly direct debit, your policy will automatically renew at the end of the policy year; this is unless we advise you otherwise or you tell us not to.
- If you pay for your policy annually, your policy will not automatically renew at the end of the policy year. You must contact Lifetime Pet Cover and confirm you wish to renew your cover and make your annual payment.



## WHEN DOES THE COVER START AND END?

A policy term lasts for one year (12 months) and the dates of cover are specified on your Certificate of Insurance



## HOW DO I CANCEL THE CONTRACT?

- You can cancel your policy at any time by contacting Lifetime Pet Cover on 0203 750 0022.
- If you cancel within 14 days from the policy start or renewal date, Lifetime Pet Cover will refund any premiums paid, providing you have not made a claim. Your policy will be cancelled back to the start or renewal date and you will not be able to submit a claim.
- If you cancel your policy after 14 days, as long as no claim has been paid in the policy term, a refund of premiums will be made for the time your pet is not covered.
- If you cancel after 14 days and a claim has been paid in the policy term, the full annual premium is still payable.