Pet Insurance

Insurance Product Information Document

Product: Lifetime Pet Insurance

Company: Burns & Wilcox Global Solutions Limited for and on behalf of SCOR UK Company Limited

This insurance policy is underwritten by Burns & Wilcox Global Solutions Limited for and on behalf of SCOR UK Company Limited. Our Companies House registration number is 03013489, and registered address is 30 St Mary Axe, London, EC3A 8BF. Our Financial Conduct Authority registration number is 309345.

This document is a summary of the key benefits and exclusions relating to this policy, and is not specific to your individual needs. Complete pre-contractual information on the product can be found in your Policy Wording and Certificate of Insurance, which is available on request.

What is Lifetime Insurance?

This Lifetime pet insurance policy is an annual policy for cat and dog owners and will provide cover for insured conditions that your pet may develop during the period of insurance. You can submit any number of claims for each condition your pet may suffer from each policy year, until the vet fee limit is reached. If we offer to cover your pet at renewal, and you accept by agreeing to pay the premiums, the vet fee limit will be reinstated, and treatment payments can continue to be paid for another policy year.

What is insured?

- ✓ **Vet Fees** – Annual limits between £2,000 and £10,000 as chosen by you and as shown in your Certificate of Insurance.

Included within your overall Vet Fee limit is:

- ✓ **Behavioural Treatment** – up to your chosen vet fee limit.
- ✓ **Complementary Therapy** – between £500 and £1,000 per policy year, dependant on your chosen vet fee limit as shown in your certificate of insurance.
- ✓ **Euthanasia** – Included as standard on all policies

Other benefits included:

- ✓ **Dental Cover for Accidents and Illnesses** – up to £2,000 per year.
- ✓ **Death from Injury and Illness** – between £500 - £1,000 dependant on your chosen vet fee limit, as shown on your certificate of insurance (proof of purchase required).
- ✓ **24/7 free and unlimited veterinary advice** careline and bereavement support.
- ✓ **Third Party Liability (eligible dogs only)** - up to £1,000,000.
- ✓ **Travelling Abroad Cover** – up to 60 days per policy year, 30 days maximum per trip.

What is not insured?

- ✘ More than the annual vet fee cover limit each policy year.
- ✘ If your dog is crossed with an excluded breed as listed in your policy wording.
- ✘ Any pre-existing condition that first occurred or showed symptoms before the cover start date or within the waiting period (first 14 days for an illness or disease, or first 48 hours for an injury or accident). The waiting period is not applicable at renewal. If a condition goes longer than 2 years without signs, symptoms or treatment, it will no longer be classed as a pre-existing condition.
- ✘ Any costs associated to BOAS surgery in the first 6 months from the policy start date shown in your Certificate of Insurance, if your pet was under 2 years of age when you started your insurance with us.
- ✘ 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.
- ✘ Any applicable excess and (depending on your pet's age) co-insurance excess.
- ✘ Vet fees for preventative treatment recommended by your vet or elective treatments.
- ✘ Complementary Therapy or Behavioural Treatments not carried out under the direction of a vet.
- ✘ Cost of house calls, unless a vet deems it necessary to prevent further injury to or distress for your pet.
- ✘ Third Party Liability (dogs only) – if your dog is identified as a banned breed under UK legislations, or any dog (including if they are mixed or crossed with) listed under the Third Party Liability section of your policy wording.
- ✘ Death from Injury of Illness – resulting from an illness within the first 14 days, or an accident occurring in the first 48 hours of the start of cover and/or because of breeding, pregnancy, giving birth, or aggression. Also, if your pet passes away from an illness and is aged 8 years or over for dogs and cats.

Are there any restrictions on cover?

! Only available if you are the owner and keeper of the pet and live with your pet at your home address in the United Kingdom.

! Only available for cats and dogs over 8 weeks of age and under 12 years of age at the start of your policy.

! Only available for dogs not living at a premises which sells alcohol, unless there is no access between the residential and business premises.

! Only available for dogs and cats not used for hunting, pointing, field work, breeding, security, racing, your job or for work (except shooting, assistance and therapy dogs).

! Not available to any dog that has ever attacked, bitten or been aggressive towards a person or animal for any reason. Plus, any that have shown aggressive behaviour or any incident involving a third party.

! Not available to a pet breed that is, or mixed with a breed we don't cover, or a breed banned by the government.

Where am I covered?

✓ Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales) as well as the Isle of Mann and Channel Islands.

✓ If you take your pet abroad temporarily, your cover is extended for travel within the EU up to the limits specified within your policy wording, apart from Third Party Liability, which is restricted to incidents that occur within the UK only.

What are my obligations?

- 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 or rejected or your policy being cancelled without refund.
- Your pet is microchipped in line with any legislation
- Premiums must be paid on time.
- Tell us as soon as you are aware of any information about you or your pet which has changed.
- During the period of insurance, you must take reasonable steps to prevent injury to your pet and prevent your pet contracting an illness or disease.
- Tell us about any claim as soon as possible.
- If any type of claim is made (including for the death of your pet) you must pay any remaining premium for that policy year, or we may deduct any remaining premium directly from your claim settlement.
- Tell us if you move abroad permanently, 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 may pay for your policy each policy year by either a one off annual payment by using a credit or debit card, or by interest free monthly instalments by direct debit.
We will send you a renewal invite up to 21 days before your policy is set to expire. If you pay via Direct Debit, we will automatically renew your policy to continue your pet's cover (unless you have told us not to). If you pay annually, your policy will not automatically renew and you must call us before your renewal date to make payment, so your policy renews and your pet's cover continues.

When does the cover start and end?

Your cover will start on your chosen cover start date and will run for 12 months unless your policy is cancelled before then.

How do I cancel a contract?

You can cancel your policy at any time by emailing or calling us.

- If you cancel your policy within 14 days of receiving your policy documents, and you've not made or intend to make a claim, we'll give you a full refund.
- If you cancel after 14 days of receiving your policy documents and you've not made a claim, we'll give you a refund of any premiums paid minus the premium for the cover you've received.
- If any type of claim is made (including for the death of your pet) you must pay any remaining premium for that policy year, or we may deduct any remaining premium directly from your claim settlement.