

## Pet Insurance Insurance Product Information Document

**Company: Bastion Insurance Company Limited**

**Product: Lifetime Pet Insurance**

Bastion Insurance Company Ltd (C-37545) is authorised by the Malta Financial Services Authority to carry on General Business of Insurance under the Insurance Business Act, 1998. Bastion Insurance Company Limited, is authorised and regulated by the Malta Financial Services Authority in the jurisdiction of Malta. Bastion Insurance Company Limited is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Ageas Insurance Ltd, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services No. 202039.

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. Bastion Insurance Company Limited provides cover for all benefits under the policy with the exception of Third Party Liability. The Third Party Liability cover is provided by Ageas Insurance Ltd.

### 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.
- ✓ **THIRD PARTY LIABILITY** If property is damaged, or someone is killed or injured as a result of an incident involving your dog during the period of insurance and you are legally responsible. Cover is provided for up to £1,000,000 per event.
- ✓ **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 conditions.
- ✗ The £110 policy excess (increased to £250 for Third Party Liability). Any excess payable by you will be deducted from the overall maximum benefit limit as stated on your certificate of Insurance. The excess is applied annually at each renewal and is applied separately to each unrelated condition. The excess is applied per condition, per policy year.
- ✗ The amount you are required to pay towards the costs of the Veterinary Fees (15% of the claim if your dog or cat is over the age of 4 or 25% of the claim if your dog or cat is over the age of 7 years or 30% 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 cat's first policy year.
- ✗ Any accident claim within 48 hours of your dog or cat's 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 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 as your pet gets older. The main reasons premiums increase upon renewal are taxation changes, veterinary procedure advancement, inflation and an increase in the probability of future claims.
- ! Your dog or cat must be aged 8 weeks or over.
- ! Your Pet must have annual check ups.  
Your dog must not be a dangerous dog or crossed with a dangerous dog or a dog that is, or is crossed with, an African Wild Dog, Akita, Alapaha Blue Blood Bulldog, American Bandogge/Bandogge Mastiff, American Bulldog, American Indian Dog, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Anatolian Shepherd Dog (Karabash), Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Caucasian Ovcharka, Chinese Shar-Pei, Chow Chow, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Fox hound, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Northern Inuit Dog, Perro De Presa Canario (Dogo Canario), Pit Bull Terrier, Racing Greyhounds, Saarlooswolfhound, Shar Pei, Tosa, Tosa Inu, Utonagan, Wolf Hybrid, Wolfdog, including any "type", as defined in the Dangerous Dogs Act 1991 or any amendments, considered to match the description of a prohibited "type"; any breed crossed with the above or the breeds as listed in the 'General Exclusions section' of your policy document; and any other breed or type deemed to be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991 or any amendments.
- ! 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.
- ! Your pet must not have previously displayed any vicious or aggressive behaviour towards any human beings or to other animals.



## 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 Animal Health Certificate (For travelling to an EU country or Northern Ireland from Great Britain) or a valid Export Health Certificate and Export Applications Form (For travelling to a non-EU country) 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 Lifetime Pet Cover by emailing [hello@lifetimepetcover.co.uk](mailto:hello@lifetimepetcover.co.uk) or calling us on 020 3750 0022.