



## Policy summary

This is a summary of the VetsMediCover pet insurance plan. This summary does not contain the full terms and conditions of the insurance policy. It highlights the main features, benefits and the significant or unusual limitations and exclusions which may affect whether you consider this insurance policy is suitable for you.

For full policy details, you should refer to the policy wording which is available on the VetsMediCover website. It is important that you read the policy wording carefully to ensure you comply with the policy terms and conditions and the cover meets your requirements. You may request from VetsMediCover a copy of the information which you have declared to them at the start of the policy.

### Name of Insurer

The insurer of VetsMediCover pet insurance is Covea Insurance plc, registered office, Norman Place, Reading, RG1 8DA. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277. The insurance cover is administered on their behalf by VetsMediCover.

### Type of cover

VetsMediCover insurance provides cover for the financial risks associated with owning a dog or cat. There are four levels of cover available, Silver, Gold, Platinum or Diamond. Silver provides annual cover. Gold, Platinum and Diamond provide lifetime cover (also known as reinstatement cover).

### Annual cover (Silver)

A 12 month contract designed for owners looking for great value pet insurance to help with the cost of veterinary fees to treat injuries or short term illnesses. Cover is provided for up to 365 days only from the date of the first occurrence, up to the amount shown in your policy limit. The condition will then be excluded from your policy. To continue to claim for the 12 month period you must keep your policy in force and continue to pay your premiums

### Lifetime cover (Gold, Platinum and Diamond)

Lifetime cover is also a 12 month contract but differs from our Annual cover in that it allows chronic, ongoing or recurring conditions occurring to be covered year after year, as long as we offer and you accept our renewal invitation each year. Upon renewal, your chosen veterinary fee limit, detailed in your policy schedule, will be reinstated.

### Pre-existing conditions

If you purchase a Gold, Platinum or Diamond policy, a pre-existing condition is no longer considered to be pre-existing, and will be covered, when your pet has been symptom and treatment free, and not consulted a vet with respect to the condition, for twenty four consecutive months prior to the date of claim.

The following table shows the main features, benefits and cover provided during the period of insurance.

| <b>Cover type</b>                                   | <b>Silver</b><br>12 Months | <b>Gold</b><br>Lifetime      | <b>Platinum</b><br>Lifetime  | <b>Diamond</b><br>Lifetime   |
|---|----------------------------|------------------------------|------------------------------|------------------------------|
| Vet fee cover                                       | £2,000                     | £4,000                       | £6,000                       | £10,000                      |
| Complementary treatment                             | £500                       | £750                         | £750                         | £750                         |
| Death benefit                                       | £250                       | £350                         | £500                         | £750                         |
| Third party liability (dogs only)                   | £500,000                   | £1,000,000                   | £1,000,000                   | £1,000,000                   |
| Dental care   | £350                       | £350                         | £350                         | £350                         |
| Dental treatment(as a direct result of an accident) | £2,000                     | £4,000                       | £6000                        | £10,000                      |
| Hereditary and congenital defects cover             | Yes                        | Yes                          | Yes                          | Yes                          |
| Euthanasia cover                                    | Yes                        | Yes                          | Yes                          | Yes                          |
| Prescription food                                   | n/a                        | 20% of the cost (up to £150) | 40% of the cost (up to £200) | 40% of the cost (up to £200) |
| Boarding fees                                       | £200                       | £200                         | £200                         | £200                         |
| Advertising & reward                                | 25% of death benefit       | 25% of death benefit         | 25% of death benefit         | 25% of death benefit         |
| Loss by theft or straying                           | £250                       | £350                         | £500                         | £750                         |
| Pre-existing condition*                             | No                         | Yes                          | Yes                          | Yes                          |
| Cover abroad  | Up to 3 months             | Up to 3 months               | Up to 3 months               | Up to 3 months               |

\*Subject to your pet being symptom and treatment free for 24 months prior to date of claim.

The standard policy excess is £90. If your pet is over the age of 4 years old, percentage excess of 10% of the claim is payable in addition to the £90 excess. If your pet is over the age of 6 years old the percentage excess increases to 20%. The excess for third party liability is £250.

## Significant or unusual limitations and exclusions

The insurance does not cover the following:

1. Any claim for a pet less than 8 weeks of age at the original policy start date.
2. Any claim for a pet over 8 years old at the original policy start date.
3. Any claim for a pet over 5 years for selected breeds at the original policy start date.
4. Any claim for distemper, hepatitis, leptospirosis or parvovirus for a dog or feline enteritis, cat flu or feline leukaemia for a cat, unless you can prove that your pet has been vaccinated against these diseases as recommended by your vet.
5. Any claim occurring directly or indirectly from negligent mistreatment of your pet.
6. Loss arising as a result of an epidemic or pandemic outbreak or any notifiable disease, whether actual or perceived.
7. Costs incurred because of any competent authority placing a restriction on your pet.
8. Any costs for treatment, complementary treatment or prescription of prescription food for any pre-existing condition.
9. Any claim within the fourteen day exclusion period relating directly or indirectly to an illness or disease suffered by your pet.
10. Any claim within the five day exclusion period relating directly or indirectly to an injury or accident suffered by your pet.
11. Any claim involving you or anyone on your behalf using fraudulent means to obtain any of the benefit offered under your policy.
12. Any claim relating to the death of your pet, or injury to or illness of your pet, or bodily injury, disease or damage to property brought about by or contributed to by your breaking the United Kingdom regulations on animal health and importing animals.

13. Any claim relating to vet fees, costs, expenses, administration fees or any other disbursements made by you or anyone else except as specifically provided for in your policy.
14. Loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot revolution or any similar event, including any chemical or biological terrorism.
15. Loss caused by radiation, nuclear explosion and/or fallout or contamination by radioactivity.
16. Loss resulting from a disease transmitted from animals to humans.
17. Loss occurring outside the territorial limits of your policy.
18. Any coverage whatsoever for a pet listed or crossed with a breed listed under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997 or any further amendments to this Act.
19. Any claim for dogs which are used for guarding, track racing, breeding or coursing.

## How to claim

1. In the event of injury to or illness of your pet that could, however unlikely it may seem, give rise to a claim you must contact us as soon as possible on 0330 134 8112. All claims should be submitted within three months of the date of the injury or illness. Completed claims forms should be addressed to FREE POST. PET ADMIN
2. We will inform you what action you need to take. It may include the provision by you or your vet of documentation relating to your pet or your pet's medical history, the details of treatment or complementary treatment or recommendation for prescription food and the details of your pet's condition.
3. We will inform you what other documentation or evidence in support of your claim will be required and whether a submitted claim form is missing any information.
4. We can issue payment directly to your vet with their agreement if required.
5. In circumstances where treatment is required before you are able to contact us and you have had to pay your vet, or your vet will not accept payment from us, you must ensure that you keep receipts or invoices relating to your claim in a safe place. We reserve the right to withhold payment until these are produced, if they are required to establish the validity of your claim.

6. You must consent to us corresponding with the vet treating your pet, or any previous vets who have treated your pet, in regard to our process of validating your claim.
7. If your pet requires further treatment for any condition, please call us to advise and a continuation claim form will be sent to you. Continuation claims must be submitted at regular intervals and at least every three months.
8. In the event of an actual or alleged claim in respect of third party liability, you should contact us as soon as possible on 0330 134 8112 as soon as you are made aware of the potential claim.

### Cooling off period and your right to cancel

You can cancel your policy at any time. If you cancel your policy within fourteen days of the start date or the receipt of your policy documentation, whichever is the later date, you will receive a full refund provided you have not made a claim in the meantime.

If you cancel after the first fourteen days from your start date, you may not receive a full refund in premium.

If you pay the premium monthly by direct debit instalment and a claim is made during the period of insurance you must continue to make the instalment payments.

### Complaints procedure

If you are unhappy with the service you have been provided with and wish to complain you should contact VetsMediCover by emailing [info@vetsmedicover.co.uk](mailto:info@vetsmedicover.co.uk), by calling them on 0121 308 8685, or in writing to: Complaints Officer, SQ2 House, 240b Lichfield Road, Sutton Coldfield, West Midlands, B74 2UD.

If your complaint is about the handling of a claim please contact us by emailing [claims@petadminteam.com](mailto:claims@petadminteam.com), calling 0330 134 8112 or writing to us at 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

The aim is always to conclude enquiries and provide a Final Response Letter to you within 8 weeks from the date your complaint was received. You will be regularly informed of progress in the resolution your complaint, and may need to contact you during this time to request or verify information relating to your complaint.

Please quote your policy number in any communication.

## **Financial Ombudsman Service (FOS)**

You may be eligible to refer your complaint to the FOS. The FOS is an independent body that arbitrates on complaints about general insurance products. For further details, please contact them as follows:

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
Phone: 0800 023 4567 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the FOS.

Please note that you have six months from the date you receive our Final Response Letter in which to refer your complaint to the FOS.

Following this procedure will not affect your legal rights.

## **Financial Services Compensation Scheme**

Covea Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## Useful Customer Information

### Data Privacy

Please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) for further information about how and when we process your personal information under our full Privacy Policy.

#### **How We Use Your Information**

The personal information, provided by you (or anyone acting on your behalf), is collected by or on our behalf and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as 'sensitive personal information', we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

It is necessary for us to process your personal information to provide this policy and services related to it. We will rely on this for activities such as assessing your application, managing your policy, handling claims and providing other services to you.

We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.

We have a legal or regulatory obligation to use such personal information.

We need to use such personal information to establish, exercise or defend our legal rights.

You have provided your consent to our use of your personal information, including sensitive personal information.

#### How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following types of third parties:

- Reinsurers, Regulators and Authorised/Statutory Bodies;
- Credit reference agencies;
- Fraud prevention agencies;
- Crime prevention agencies, including the police;
- Suppliers carrying out a service on our behalf;
- Other insurers, business partners and agents; and
- Other companies within the Covea Insurance Group.

### **Marketing**

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

### **Fraud Prevention and Detection**

In order to prevent or detect fraud and money laundering, we may check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

### **Automated Decisions**

We may use automated tools with decision making to assess your application for insurance and for claims handling processes. If you object to an automated decision, we may not be able to offer you an insurance quotation.

### **How to Contact Us**

Please contact us if you have any questions about our privacy policy or the information we hold about you by writing to The Data Protection Officer, Covéa Insurance, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk).

## **Recording of telephone calls**

All telephone calls between **you** and **us** may be recorded and monitored and **we** reserve the right to use any of the recordings made.

## **Disclosure**

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk)

VetsMediCover is a trading name of Petsmedicover Ltd an appointed representative of One Pet One Price Limited who are authorised and regulated by the Financial Conduct Authority, registration number 578612. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk)