

# 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. Financial Services Register number: 202277.

**Product:** Pet Insurance - Diamond, Platinum and Gold

This document provides a summary of the key information relating to your pet insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

VetsMediCover Pet Insurance is a product that is suitable for cat and dog owners and is designed to cover the cost of veterinary fees and other expenses associated with protecting your pet. The cover is valid for 12 months and future periods of insurance cannot be guaranteed.



### What is insured?

#### Veterinary Fees

- ✓ Veterinary fees up to £10,000 (Diamond), £6,000 (Platinum) or £4,000 (Gold) each period of insurance to treat your pet for illness or injury. Including within the overall limit:
  - Complementary treatment up to £750; dental treatment for illness up to £350, and clinical diet up to £150 - limited to 20% of the cost for Gold or £200 - limited to 40% of the cost for Diamond and Platinum.

#### Other benefits

- ✓ Boarding kennel and cattery fees or daily minding costs up to £200 per period of insurance
- ✓ Advertising and reward costs up to 25% of the death benefit if your pet is stolen or goes missing
- ✓ Theft or straying up to £750 (Diamond), £500 (Platinum), £350 (Gold), covering the purchase price of your pet if they are stolen or go missing
- ✓ Death due to illness/injury/accident up to £750 (Diamond), £500 (Platinum), £350 (Gold), covering the purchase price of your pet

#### Overseas travel

- ✓ Extending your cover for veterinary fees for up to 3 months whilst temporarily in a European Union (EU) country or territory that is also a Member Country of the PETS Travel Scheme.

#### Third party liability (dogs only)

- ✓ Cover for your legal liability if your dog causes injury or death to a third party or damages their property, up to £1,000,000, per event.



### What is not insured?

#### Veterinary Fees

- ✗ The excess for each illness or injury treated in each period of insurance:
  - **Whilst under 4 years old** - £90
  - **Once 4 years old and over** - £90 and a further 10% of the cost of the treatment
  - **Once 6 years old and over** - £90 and a further 20% of the cost of the treatment
- ✗ More than the maximum benefit for all injuries and illness in the period of insurance
- ✗ Pre-existing medical conditions; a pre-existing condition is no longer considered 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.
- ✗ Any claim within the fourteen day exclusion period relating directly or indirectly to an illness or disease
- ✗ Any claim within the five day exclusion period relating directly or indirectly to an injury or accident
- ✗ Costs arising from vicious tendencies, recurrent self-injury or behavioural problems shown by your pet
- ✗ Vet fees for preventative treatment recommended by your vet to prevent injury or illness, or for treatment as a result of breeding, whelping and pregnancy, or for vaccination, spaying or castration (including castration for retained testicles)
- ✗ Vet fees resulting from dental treatment carried out six months or more after the recommendation of the vet.
- ✗ Complementary treatments that are not carried out under the direction of a vet
- ✗ Cost of house calls unless the vet confirms that your pet was suffering or could potentially have been suffering from a life-endangering condition
- ✗ Costs for treating your pet outside normal surgery hours, unless the vet or therapist confirms an emergency consultation was essential to save your pet's life.
- ✗ Costs relating to the cremation or burial of your pet.

#### Other Benefits

- ✗ **Boarding fees/daily minding** – hospitalisation that is known or foreseeable before cover commences, or is as the result of pregnancy, or if you are in hospital for less than 5 consecutive days



## Are there any restrictions on cover?

- !! Your pet must be over 8 weeks of age or under 8 years at the original policy inception
- !! Your pet must be under 5 years of age for selected breeds at the original policy inception
- !! Your dog must not be used for guarding, track racing, breeding or coursing
- !! Your dog is not one of the following breeds: American Bully, American Pit Bull Terrier, American Staffordshire Terrier, Canary Dog, Cane Corso, Carolina Dog, Dogo Argentino, Dogo Canario, Dogo Guatemalteco, Dogo Sardesco, Fila Brasileiro, Japanese Tosa, Pakistani Bull Terrier, Perro De Presa Canario, Pitt Bull Terrier, Presa Canario, Saarloos Wolfhound, Tosa Inu, Wolf, Wolf Hybrid.



## Where am I covered?

- ✓ You are covered if you live in England, Scotland, Wales or Northern Ireland.
- ✓ Third party liability cover only covers claims or court proceedings in the United Kingdom.



## What is not insured? *continued*

### Other Benefits

- ✗ **Advertising and reward** – a reward paid that has not been agreed by us or paid to a person who lives or works with you, is employed by you or is an immediate member of your family.
- ✗ **Theft or straying** – costs if your pet is lost or stolen within 14 days of the start of the policy, or for advertising and reward if your pet is stolen and you do not report the theft to the police or local council dog warden within 24 hours.
- ✗ **Death**
  - resulting from pre-existing medical conditions, or an illness within the first 14 days or an accident occurring in the first 5 days of the start of cover
  - as a result of breeding, pregnancy, giving birth or aggression
  - due to illness if your pet is over 6 years for dogs and over 8 years for cats at the date of death.
- ✗ **Overseas travel**
  - Vet fees or other treatment costs if your pet resides overseas for more than three months consecutively or cumulatively during any one period of insurance.
- ✗ **Third party liability cover (dog owners)**
  - The first £250 of any claim for property damage
  - Any claim costs if you are insured under any other liability policy unless that cover has been exhausted.



## What are my obligations?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:

- You must answer any questions accurately and with reasonable care. 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
- You must tell us as soon as you are aware of any information about you or your pet which has changed
- You must make sure your pet's vaccinations are kept up to date
- 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
- You must tell us about any claim as soon as possible, and should be submitted within 3 months.



## When and how do I pay?

You can pay the price of your insurance annually or monthly by Direct Debit.



## When does the cover start and end?

- Your policy starts and ends on the dates shown on your policy schedule.
- We will write to you before renewal informing you of the new premium and how to renew.



## How do I cancel the contract?

- If you wish to cancel your policy, please contact Petsmedicover Ltd, SQ2 House, 240b Lichfield Road, Four Oaks, Sutton Coldfield, West Midlands. B74 2UD. Alternatively you can email [admin@vetsmedicover.co.uk](mailto:admin@vetsmedicover.co.uk) or telephone 0121 308 8685
- This policy is an annual contract. If you cancel your policy within fourteen days of the inception date or 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 inception date you may not receive a full refund in premium
- If you have made a claim within the policy period, the full annual premium is still due.

# Customer Information

## Making a claim

Who to call when you need to make a claim.

For claims relating to VetsMediCover Pet Insurance



By phone: 0330 134 8112

Once we have been notified of a claim, where required we will send you a claim form that will need to be completed and returned.


## Is something wrong?

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings.


Please contact us quoting your policy or claims number by:

 Email: Claims Complaints: [claims@petadminteam.com](mailto:claims@petadminteam.com) Policy Complaints: [info@vetsmedicover.co.uk](mailto:info@vetsmedicover.co.uk)

 Telephone: Claims: 0330 134 8112 Policy: 0121 308 8685

 Write to: Claims: 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX  
Policy: Complaints Officer, SQ2 House, 240b Lichfield Road, Sutton Coldfield, West Midlands, B74 2UD.

If the complaint is still not resolved to your satisfaction, you can approach The Financial Ombudsman Service.

 Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

 Telephone: 0800 023 4567 or 0300 123 9123

 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 (ODR).

Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.

## What happens if we can't meet our liabilities?

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).

VetsMediCover is a trading name of Petsmedicover Limited, authorised and regulated by the Financial Conduct Authority registration number: 831200. Petsmedicover Limited registered offices are: SQ2 House, 240B Lichfield Road, Four Oaks, Sutton Coldfield, B74 2UD

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