

Pet Insurance

Insurance Product Information Document

Company: Covea Insurance plc Product: Pet Insurance - Diamond, Platinum and Gold

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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 lifetime pet insurance policy for cat and dog owners who wish to ensure that the veterinary fee cover for illnesses, injuries and other expenses associated with protecting their pet is provided by this policy during the period of insurance, of which there is a choice of 3 veterinary fee cover levels. There is no limit to the number of separate conditions you can claim for until the total financial limit has been reached each policy year. The financial limit will be re-instated every year subject to the renewal of the policy at each anniversary and premiums paid.



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

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
- ✓ 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 Member Country of the PETS Travel Scheme or the Channel Islands or the Isle of Man.

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
- ✗ Any claim within the fourteen day exclusion period relating directly or indirectly to an illness or disease



What is not insured? *continued*

- ✗ Any claim within the five day exclusion period relating directly or indirectly to an injury or accident
- ✗ Costs arising from aggressive 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 routine or elective treatments.
- ✗ Vet fees resulting from dental treatment carried out six months or more after the recommendation of the vet.
- ✗ Complementary treatments not carried out under the direction of 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 necessary.
- ✗ Costs relating to the cremation or burial of your pet.
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics.

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
- ✗ **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.



Are there any restrictions on cover?

- !! Third Party Liability only applies to the United Kingdom
- !! Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).
- !! 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
- !! For Third Party Liability your dog is not insured if it is registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991 or any amendments, or is any American Bulldog, American Indian Dog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred or mixed with any of these breeds.
- !! 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.
- !! The cost of cover can change and at each renewal we will recalculate the cost of cover and contact you with a quote. There are a number of factors that can impact your renewal including the age of your pet and the increasing cost of veterinary treatment. We may also consider the amount claimed and the likelihood a condition will be ongoing when calculating your renewal. This will mean that the premium you pay will increase at renewal.



Where am I covered?

- Within the territorial limits of the United Kingdom which consists of England, Scotland, Northern Ireland & Wales.
- 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.



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 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.