

# Pet Cat & Dog Insurance - Free Introductory Insurance - Charity Insurance Product Information Document (IPID)

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**Insurer:** Fortegra Insurance UK Limited

**Joint Manufacturer:** Fortegra Insurance UK Limited / Petcover EU Limited t/a British Pet Insurance Services

**Product:** Cat & Dog Insurance Free Introductory Insurance - Charity Plan

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This document provides key information about your insurance policy. You can find full information by reading your Certificates of Insurance and the Terms and Conditions.

## What is this type of insurance?

This is a free introductory insurance policy for dogs or cats which provides veterinary fee and complementary treatment cover if your pet is injured or becomes ill; advertising and reward costs if your pet is stolen or goes missing; the purchase price if your pet dies or has to be put to sleep by a vet as a result of an illness or injury.



### What is insured?

- ✓ **Veterinary Fee & Complementary Treatment** - Up to £2,000 during the period of insurance for the cost of vet fees incurred for the vet treatment your pet has received to treat an injury and/or illness. Up to £2,000 during the period of insurance within your vet fee benefit for alternative or complementary treatment when referred and endorsed by your vet to treat an injury and/or illness.
- ✓ **Advertising and Reward** - Up to £400 during the period of insurance for the cost of advertising and the reward you have offered and paid to get your pet back, if your pet is stolen or goes missing.
- ✓ **Death from Injury or Illness** - Up to £500 for the price you paid for your pet or the market value, if your pet dies due to an injury or illness, or has to be put to sleep by a vet due to an injury which that the vet believes cannot be treated, has to be put to sleep by a vet due to an illness which the vet believes is not curable.



### What is not insured?

We will not cover costs for:

- ✗ Any pre-existing condition(s).
- ✗ Any injury which starts in the first three days of cover.
- ✗ Any illness which starts in the first seven days of cover.
- ✗ Any nasal or skin fold surgery, enlarged tongue, everted laryngeal sacculles, Brachycephalic Gastrointestinal Syndrome (BGS) and brachycephalic airway obstructions (BOAS) including stenotic nares and soft palate resections.
- ✗ Any treatment to prevent an injury or illness.
- ✗ Routine or preventative treatment and elective surgery or treatment.
- ✗ Post-mortem examinations and/or reports.
- ✗ Anything in connection with breeding, pregnancy or giving birth.
- ✗ Any charges made for the submission of claim(s) or the cost of any supporting documentation needed as part of your claim.



### Are there any restrictions on cover?

- ! Claims must be submitted no later than twelve months after your pet received treatment.
- ! Your pet must have had a dental examination by a vet in the twelve months before the first clinical signs of a dental injury or illness were seen, and any treatment recommended as a result of the last dental examination was carried out within two months of the examination taking place.
- ! If a diagnostic test shows your pet has stones and/or crystals in urine we will pay for the cost of food to dissolve these. We will cover 40% of the cost of the food for up to six consecutive months.
- ! If your pet needs liquid food while hospitalised at a veterinary practice, we will cover the cost of this for five days providing the vet confirms it is essential to keep your pet alive.



## Where am I covered?

✓ Your cover applies in the United Kingdom.



## What are my obligations?

This part explains what we believe are the most significant policy holder obligations. There are also other obligations, and you need to read the Terms and Conditions to understand these.

- Caring for your pet
  - Dental Care - Your pet must have a yearly dental examination and to receive any oral treatment normally recommended by a vet to prevent illness or injury.
  - Routine or Preventative Treatment - You must provide routine or preventative treatment normally recommended by a vet to prevent illness or injury.
  - Vaccinations - You must keep your pet vaccinated against distemper, hepatitis, parvovirus, kennel cough and leptospirosis (dogs); and feline infectious enteritis, feline leukaemia and cat flu (cats); and any other vaccination recommended to you by a vet.
  - Immediate Treatment - You must arrange for a vet to examine and treat your pet as soon as possible after it shows clinical sign(s) of an injury or illness.
  - Follow Advice - You must follow the advice and recommendations of the treating vet so as not to prolong or aggravate the illness or injury.
- Providing Information - You agree:
  - To give us any information we may reasonably ask for to start your insurance cover and process your claim in English.
  - That any vet or therapist has your permission to release any information we ask for about your pet.

If you incur any charge for this, you must pay the charge.

- Keeping us informed - Throughout your policy you need to tell us about certain information. If you do not provide us with the full and accurate information, it can result in a claim not being paid or affect the cover we provide.



## When and how do I pay?

There is no amount for you to pay for the free introductory insurance cover.



## When does the cover start and end?

This free introductory insurance covers a four-week period and the start and end dates of cover are specified on your certificate of insurance.

You can upgrade your free introductory insurance to a twelve-month insurance contract at any time.



## How do I cancel the contract?

You can cancel your policy at any time by writing to us at [info@petcover.uk.com](mailto:info@petcover.uk.com) or British Pet Insurance Services, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX, United Kingdom or calling us on 01444 708840.