

# Pet Dog Insurance - Core / Vital / Key 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:** Dog Insurance Core / Vital / Key Plans

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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 an insurance policy for dogs which provides veterinary fee cover if your dog is injured or becomes ill; boarding fees while you are hospitalised; third party liability for your legal liability caused by your dog and vet costs of having your dog put to sleep and subsequent cremation and/or burial costs.

### Optional Extra Cover

This insurance can also provide cover for day to day care for certain elective, routine or preventative healthcare for your cat, if you select the option.



## What is insured?

(your cover depends on your plan chosen)

- ✓ **Veterinary Fees** - Choice of up to £6,000, £9,000 or £12,000 per year for a percentage of eligible vet fee costs incurred for the vet treatment your dog has received to treat an injury and/or illness, throughout your dog's lifetime. The percentage of eligible vet fee costs applying to your plan will depend upon the option you have chosen.

Within your vet fee benefit, cover is reduced to

- Option of up to £2,000, £3,000 or £5,000 per year depending upon plan chosen for any treatment costs involving the cruciate ligament, hip dysplasia or cancer
- Option of up to £300 or £400 per year depending upon plan chosen for vet consults or the treatment of skin conditions
- Paralysis tick costs, up to £1,000 for the first occurrence and then up to £500 thereafter.

- ✓ **Third Party Liability** - Up to £1,000,000, for your legal costs /expenses and your legal liability for payment of compensation due to your dog.

- ✓ **Boarding Fees** - Option of up to £1,000, £1,250 or £1,500 per year depending upon plan chosen for the cost of boarding your dog at a licensed boarding kennel or £10 a day towards the cost of someone looking after your dog while you are hospitalised.

- ✓ **Saying Goodbye** - Option of up to £150, £200 or £250 per year depending upon plan chosen for the vet costs of having your dog put to sleep and subsequent cremation and/or burial costs, if a vet recommends that your dog is put to sleep.

### Optional Extra Cover

**Day to Day Care** - Up to £50 per year for one of the below day to day cares your dog needs per year:

- Up to £50 per year for De-sexing; Micro chipping; Worming; Behavioural therapy; Teeth cleaning; Council registration fees; Alternative or complementary treatment; Prescription diets; Dew claw removal; or Dog training at a recognised training centre
- Up to £30 per year for Vaccinations or Health checks
- Up to £10 per year for a Worm test or Blood screen
- Up to £10 per year for FeLv, Fiv test or Urinalysis
- Up to £45 per year for Flea or Tick control.



## What is not insured?

We will not cover costs for:

- ✗ Any pre-existing condition(s).
- ✗ Any illness which starts in the first twenty eight days of cover.
- ✗ Any cruciate ligament illness or condition in the first six months 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; that occurs in the first twelve months of cover.
- ✗ Physiotherapy or treatment of a behavioural illness.
- ✗ Any treatment relating to a dental illness.
- ✗ 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?

- ! We will pay for a percentage of eligible veterinary fees, as chosen by you and confirmed on your Certificate of Insurance.
- ! Claims must be submitted no later than twelve months after your dog received treatment.
- ! Your dog must have had a dental examination by a vet in the twelve months before the first clinical signs of a dental injury was 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 dog 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 dog 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 dog alive.



## Where am I covered?

- ✓ Your cover applies in the United Kingdom and any journey within any country within the European Union for up to a maximum of 90 days for all journeys in each policy year.



## 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 dog
  - Dental Care - Your dog 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 dog vaccinated against distemper, hepatitis, parvovirus, kennel cough and leptospirosis (in areas where it is prevalent and vets recommend vaccination) and any other vaccination recommended to you by a vet.
  - Immediate Treatment - You must arrange for a vet to examine and treat your dog 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 dog.

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. The things you need to tell us about are detailed in your Certificate of Insurance and in the 'Your Duty to Disclose to Us' in the policy Terms and Conditions. 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?

You can pay annually or monthly, for full details please contact us.



## When does the cover start and end?

This insurance covers a twelve month period and the dates of cover are specified on your Certificate of Insurance.

Every twelve months you need to renew this insurance contract to continue with your cover.

If you pay your premium by Direct Debit instalments, when your policy is due for renewal we will renew it for you automatically. If you do not want to renew your policy you need to let us know before your renewal date. If you pay by any other means, you need to contact us to confirm you want to renew your policy and to pay your premium.



## 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.

If you cancel this policy:

- In the first 14 days of your first policy year – we will refund all of the premium paid, unless you have made a claim or there has been an event that could result in a claim being made
- In the first 14 days after your renewal date – we will refund any premium you have paid for cover after that renewal date, unless you have made a claim or there has been an event that could result in a claim being made in the first 14 days after your renewal date
- At any other time- we will refund any amount you have paid for cover after the cancellation date, provided you have not made a claim, or there has not been an event that could result in a claim.

Full cancellation rights can be found in your Terms and Conditions.