

Pet Dog Insurance - Entry / Mid Point / Superior 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 Entry / Mid Point / Superior 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 and complementary treatment cover if your dog is injured or becomes ill; advertising and reward costs if your dog is stolen or goes missing; third party liability cover for your legal liability caused by your dog; boarding fees while you are hospitalised; travel and accommodation costs if your dog needs vet treatment for an injury or illness, and quarantine costs if your dog is unable to return to the UK due to a new illness and costs due to documents being lost or stolen. With our Superior plan only, this insurance provides cover for the purchase price if your dog is stolen, goes missing or if your dog dies or has to be put to sleep by a vet as a result of an illness or injury.

Optional Extra Cover

With our Entry and Mid Point plans, this insurance can also provide cover for the purchase price if your dog is stolen, goes missing or if your dog dies or has to be put to sleep by a vet as a result of an illness or injury, if you select the options.



What is insured?

(your cover depends on your plan chosen)

- ✓ **Veterinary Fees & Complementary Treatment** - Choice of up to £6,000, £9,000 or £12,000 per year for the cost of vet fees incurred for the vet treatment your dog has received to treat an injury and/or illness, throughout your dog's lifetime. Also when referred and endorsed by your vet, the treatment of a behavioural illness and the cost of physiotherapy to treat an injury and/or illness.
Option of up to £1,000, £1,500 or £2,000 per year depending upon plan chosen 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** - Option of up to £1,000, £1,500 or £2,000 per year depending upon plan chosen for the cost of advertising and the reward you have offered and paid to get your dog back, if your dog is stolen or goes missing.
- ✓ **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.
- ✓ **Holiday Cancellation** - Option of up to £1,000, £1,250 or £1,500 per year depending upon plan chosen for the cost of travel and accommodation expenses if you have to cancel or cut short your journey because your dog needs immediate life-saving veterinary treatment for an injury, or new illness.
- ✓ **Emergency Repatriation** - Option of up to £300, £400 or £500 per year depending upon plan chosen for the extra costs to get your dog home, accommodation for you to stay, and the cost of returning your dog's body home or the cost of disposal overseas if your dog is injured or suffers from a new illness while on a journey.
- ✓ **Quarantine Expenses and Loss of Document** - Option of up to £1,000, £1,250 or £1,500 per year depending upon plan chosen for the cost to keep your dog in quarantine, the cost of getting a duplicate pet passport, the cost of temporary accommodation and extra costs to travel home if your dog is either unable to return to the UK or must be quarantined on return to the UK because of a new illness, the failure of the microchip, or the pet passport being lost or stolen.

Optional Extra Cover (with our Entry and Mid Point plans) - Included automatically on our Superior plan

Death from Injury or Illness (standard breeds aged up to 8 & select breeds aged up to 5) - Option of up to £1,500 or £2,000 depending upon plan chosen for the price you paid for your dog or the market value, if your dog 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.

Death from Injury (Standard breeds aged 8 or over & select breeds aged 5 or over) - Option of up to £1,500 or £2,000 depending upon plan chosen for the price you paid for your dog or the market value, if your dog dies due to an injury, or has to be put to sleep by a vet due to an injury which that the vet believes cannot be treated.

Theft or Straying - Option of up to £1,500 or £2,000 depending upon plan chosen for the price you paid for your dog or the market value if your dog is stolen or goes missing and does not return within thirty days.



What is not insured?

We will not cover costs for:

- ✗ Any pre-existing condition(s).
- ✗ Any illness which starts in the first fourteen 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; that occurs in the first twelve months of cover.
- ✗ 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?

- ! We will pay for ten (10) sessions in total per year for acupuncture, homeopathy, herbal medicine, chiropractic manipulation, osteopathy or hydrotherapy.
- ! 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 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 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.
- ! If your dog's cover includes death from illness, this cover will be automatically removed by us at the renewal following your dog's 8th birthday. Unless your dog is a Select Breed in which case, this cover will be automatically removed by us at the renewal following your dog's 5th birthday. At this time all cover for death from illness will stop.



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 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.