Pet Insurance

Insurance Product Information Document (IPID)

Company: Fortegra Insurance UK Limited

Product: Lifetime £5000

This product is underwritten by Fortegra Insurance UK Limited. Registered in England, No. 15182608. Registered Office: 20 Fenchurch Street, 5th Floor, London, England, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1007149. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request.

Complete pre-contractual and contractual information on the product is provided in your policy documentation. This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and it is not personalised to your specific individual needs in any way.

What is this Insurance?

This pet insurance policy provides cover for your pet dog or cat.

What is insured?

Lifetime 5000

- ✓ Vet fees, the limit in aggregate for all conditions under this policy is £5,000 per policy year whilst your pet remains insured with us.
- ✓ Third party liability up to £2,000,000 per claim.
- ✓ Complimentary treatment up to £750 per condition.
- ✓ Death from Illness or accident up to £1,000.
- ✓ Holiday Cancellation up to £2,000 per claim.
- ✓ Theft and straying up to £1,000 per claim.
- ✓ Diagnostics up to £1,500 per condition.
- ✓ Cruciate treatment up £2,000 per condition.

What is not insured?

- ✗ More than the benefit limit as shown on the Policy Schedule.
- ✗ Any excess amounts shown on the Policy Schedule.
- ✗ There is a compulsory % excess for dogs 8 years of age and over and for cats 10 years of age and over.
- ✗ Any claim made within, or related to, the waiting period.
- ✗ Any claim for illness or accidental injury that relates to a preexisting condition.
- ✗ Dental or gum treatment that is not due to an accidental injury.
- ✗ Any claim for elective procedures which are preventive and not treating an Illness or accidental Injury.
- ✗ Stem cell or gene therapy.
- ✗ Routine examinations which include vaccinations, grooming, spaying or neutering or treatment for breeding, pregnancy and giving birth.
- ✗ Illnesses that your pet should be vaccinated against
- ✗ Cost of food which includes any food prescribed by your vet, or vitamins and mineral supplements.
- ✗ If in the opinion of a vet your pet is overweight and this results in your pet needing treatment.
- ✗ If treatment costs are not supported by an original invoice from your vet.
- ✗ Out of hours vet fees, except where your vet considers this to be life saving for your pet.
- ✗ If the cost relates to having your pet put tosleep, the cost of cremation or disposing of your pet’s remains.
- ✗ If the costs relate to charges made by your vet to provide or fill out a prescription.
- ✗ If the costs incurred are after the policy end date as shown on Your Policy Schedule.
- ✗ If the claim is as a result of an associated condition and the maximum benefit limit has already been reached.

Are there any restrictions on cover?

- ! This insurance only provides cover for pets that are cats or dogs.
- ! Your pet is a minimum of 8 weeks old
- ! Your pet is not used for business purposes or as a gundog, hunting, breeding, coursing or racing
- ! Your pet has never shown signs of aggressive behaviour

Where am I covered?

This policy provides cover for residents and their pets in England, Scotland, Wales and Northern Ireland.

What are my obligations?

- It is important You check that this policy meets Your needs and You make sure the information You have given us is correct.
- You must tell us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should You be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects our decision to pay a claim.
- For cover to be in place You must pay the agreed premium as shown on Your policy Schedule.
- In the event of a claim You must notify us as soon as possible and provide all the information requested by the claim handler.

When and how do I pay?

You can pay Your premium as a one off payment annually or in monthly instalments. Payment can be made by direct debit or debit/credit card.

When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on Your policy Schedule.

Renewal

If we offer you renewal we will review your premium and in most cases your premium will increase.

How do I cancel the contract?

If You choose to cancel Your insurance, simply notify CoverMy at petinsurance@covermy.co.uk **or call 0208 6269454**

You can cancel Your Policy within 14 days from the date and we will refund any premium you have paid, unless you have made a claim and settlement terms are subsequently agreed.

After 14 days, as long as no claim has been made, you may cancel this Policy and receive a pro rata refund of the premium paid for each unexpired full month of cover, calculated from the date the cancellation request is received by us. If a claim has been made the full premium will be due at cancellation, which We reserve the right to remove before any claim is made.