

PET INSURANCE

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales, Number 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number: 202277

Product: NCI Pet Insurance Life Plus



This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

WHAT IS THIS TYPE OF INSURANCE?

This is an annual policy for cat and dog owners and will provide cover for insured conditions that your pet may develop during the policy term. You can submit any number of claims for each condition your pet may suffer from in each policy term until the maximum benefit is reached. If we offer to cover your pet at renewal and you accept, by agreeing to pay the premiums, the limits for both for veterinary fees and complementary treatment will be reinstated and treatment can continue to be claimed in another policy term, subject to the Policy Terms and Conditions.



WHAT IS INSURED?

- ✓ **Veterinary fees** – Up to £7000 each policy term to treat your pet for an illness or injury.
- ✓ **Complementary treatment** – Up to £1000 each policy term towards vet recommended treatment to treat your pet for an illness or injury. Up to 10 sessions of hydrotherapy can be used to treat any condition.
- ✓ **Death from Injury or illness** – Up to £1000 towards the purchase price, or if you have no proof of purchase, up to £150 for the loss of a dog or up to £100 for the loss of a cat, whichever is less.
- ✓ **Advertising and reward** – Up to £1000 to cover the costs for advertising and reward which leads to your pet being returned to you. Up to 10% of this amount can be used towards advertising materials if you make your own posters.
- ✓ **Theft or straying** – Up to £1000 towards the purchase price if your pet is lost or stolen and not found within 30 days. If you have no proof of purchase, up to £150 for the loss of a dog or up to £100 for the loss of a cat, whichever is less.
- ✓ **Boarding fees** – Up to £1000 each policy term should you be hospitalised for more than 4 consecutive days and someone needs to look after your pet on your behalf.
- ✓ **Holiday cancellation** – Up to £3000 each policy term if you cancel your holiday within 7 days of departure or come home early because your pet needs emergency lifesaving treatment or lifesaving surgery.
- ✓ **Emergency repatriation** – Up to £1000 to bring your pet home if you are abroad and your pet cannot travel home the same way it travelled abroad.
- ✓ **Quarantine expenses** – Up to £1500 each policy term if the pet's travel documentation is lost or stolen, the microchip fails or if your pet falls ill, towards quarantine costs, emergency travel or if additional accommodation costs are incurred.
- ✓ **Third party liability cover (dog owners)** provides cover if a person or third party is accidentally injured, killed, or their property is damaged as a result of an incident involving your dog – up to £2,000,000 each policy term.

WHAT ELSE IS INCLUDED?

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



WHAT IS NOT INSURED?

- ✗ This policy does not provide cover in any circumstances for:
 - Any pet that is listed as an excluded breed in the Policy Terms and Conditions, or
 - Any pet which has shown adverse behavioural or aggressive tendencies, or
 - Pre-existing conditions and/or clinical signs.

Veterinary fees

- ✗ More than the maximum benefit in the policy term.
- ✗ Costs of treatment relating directly or indirectly to an illness or disease within the first 14 days, or to an injury or accident within the first 24 hours of the start of cover (not applicable at renewal).
- ✗ Costs of preventative treatment recommended by your vet, or elective treatments.
- ✗ Costs of dental treatment carried out 12 months or more after the recommendation of treatment from 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 was necessary.
- ✗ Costs relating to the cremation or burial of your pet or putting your pet to sleep.
- ✗ **Boarding fees** – hospitalisation that is known or foreseeable before cover commences, is as the result of pregnancy, or if you are in hospital for less than 5 consecutive days.
- ✗ **Advertising and reward** – Costs of any 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 from 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 an illness within the first 14 days, or an injury or accident within the first 24 hours of the start of cover.
 - As a result of breeding, pregnancy, giving birth or aggression/aggressive tendencies.
 - Due to illness once your pet is over 8 years old, or 5 years old for select breeds.
- ✗ **Holiday cancellation** – if you have to cancel your holiday more than 7 days before the date you were due to go on holiday.
- ✗ **Quarantine expenses** – costs for accommodation if your pet is quarantined due to the failure of a microchip not meeting ISO standards.
- ✗ **Third party liability cover (dog owners)**
 - The first £250 per incident claimed.
 - Any claim costs if you are insured under any other liability policy unless that cover has been exhausted.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! You must be the owner and keeper of the pet and live with your pet at your home address in the UK for at least 6 months in a policy term.
- ! Your pet, at the start of the policy, must be at least 6 weeks old and under the age of 8 for dogs and under the age of 10 for cats.
- ! You are responsible for paying an excess in the event of a claim, as shown on your Certificate of Insurance.
- ! If your pet is aged 7 years or over (or any age for select breeds), a contribution of 15% will be payable towards each claim submitted, in addition to your excess amount for veterinary fees or complementary treatment.
- ! Your dog does not live in premises which sell alcohol, unless there is no access between the residential and business premises.
- ! The use of your pet for guarding, coursing, security, racing, commercial breeding or for any business, trade or profession.
- ! Any compensation, costs or expenses which arise from an incident which involves your profession, occupation or business.
- ! Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet travel Scheme (PETS).
- ! Any loss, accident, injury or illness that could have been prevented if you had taken reasonable steps or followed the advice of your vet.



WHERE AM I COVERED?

- Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales).
- Third Party Liability only applies to incidents in the United Kingdom.
- 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 for a maximum of 45 days.



WHAT ARE MY OBLIGATIONS?

- You are responsible for paying an excess in the event of a claim, as shown in your Certificate of Insurance.
- You must answer any questions accurately and with reasonable care in relation to this insurance. If the answers you provide are not accurate, this may result in your claim being reduced, rejected or your policy being cancelled without refund.
- Direct Debit or annual payments must be paid on time.
- You must tell us as soon as you are aware of any information about you or your pet which has changed. This includes if your pet has shown any adverse behavioural or aggressive tendencies before the start of cover or before your policy renews.
- If you use up your vet fee limit in a policy term, you have to pay for any veterinary treatment until your policy renews.
- You must make sure your pet's vaccinations are kept up to date.
- During the policy term, you must take reasonable steps to prevent your pet suffering from an accident, injury or from contracting an illness or disease.
- You must tell us about any claim as soon as possible.
- You must tell us if you move abroad permanently or if you are going to be temporarily resident outside of the UK for more than 6 months of the policy term.
- You must tell us if you sell your pet, your pet no longer lives with you, or you transfer ownership of the pet to another person.



WHEN AND HOW DO I PAY?

- You can pay either annually by credit or debit card or by monthly Direct Debit.
- Your policy will automatically renew at the end of the policy year; this is unless we advise you otherwise or you tell us not to.



WHEN DOES THE COVER START AND END?

- A policy term lasts for one year (12 months) and the dates of cover are specified on your Certificate of Insurance.



HOW DO I CANCEL THE CONTRACT?

- You can cancel your policy at any time by contacting us.
- If you have made a claim under your policy, you will be entitled to a pro-rata refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time that we have provided such cover.
- If you cancel within 14 days from the policy start date, we will refund any premiums paid, providing you have not made a claim.