

Pet Insurance

Insurance Product Information Document

Company: **Covéa 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. Registration Number 202277.

Product: **4Paws – Life**



This document provides a summary of the key information relating to this policy. As no advice is given, it should be read together with the Policy Wording and Certificate of Insurance & Statement of Fact, so you understand the full terms and conditions, including limits that apply.

What is this type of insurance?

4Paws – Life is a pet insurance product for cat and dog owners, which provides veterinary fees cover for any insured condition your pet may develop after the policy has started. There is no limit to the number of separate conditions that you can claim for until the total policy limit has been reached each policy year. The policy limit will be re-instated every year, subject to the renewal of the policy at each anniversary and premiums paid.



What is insured?

- ✓ Veterinary fees required if your pet suffers from an illness or injury – up to £4000, per policy year.
- ✓ Veterinary fees whilst you are temporarily located in a member country of the PETS Travel Scheme.
- ✓ Complementary treatment, if recommended by the vet, to treat an illness or injury - up to £750, per policy year.
- ✓ Advertising and reward costs if your pet goes missing or is stolen – up to £500.
- ✓ Boarding fees if you have to go into hospital for 4 or more consecutive days – up to £500, per policy year.
- ✓ Cost of your pet, if it is stolen or lost in the UK, Isle of Man and Channel Islands – up to £500.
- ✓ Cost of your pet, if it dies in the UK, Isle of Man and Channel Islands – up to £500.
- ✓ Cover for holiday cancellation because your pet needs emergency lifesaving treatment or surgery – up to £1000, per policy year.
- ✓ Accommodation costs if you have to extend your stay abroad due to the illness or injury of your pet, and travel costs to return to the UK once your pet has recovered – up to £500, per policy year.
- ✓ Costs if your pet is quarantined abroad, including replacement documentation, accommodation & travel expenses, or the cost of quarantine upon return to the UK, Isle of Man or Channel Islands - up to £1500, per policy year.
- ✓ Dogs only - Third party liability cover if someone is accidentally injured, killed, or their property damaged as a result of an incident involving your dog - up to £2,000,000, per policy year.



What is not insured?

- ✗ Pre-existing conditions are excluded from all sections of cover.
- ✗ The cost of treatment for any illness within the first 14 days of cover.
- ✗ The cost of treatment for an accident or injury within the first 24 hours of cover.
- ✗ Costs for having your pet put to sleep, cremated or buried.
- ✗ Costs for treating your pet outside normal surgery hours unless the vet considers an emergency consultation is essential.
- ✗ Cost of dental treatment, unless your pet had a dental examination carried out by a vet in the previous 12 months.
- ✗ Costs of death due to illness once pet is over the age of 8 years old and 5 years old for select breeds.
- ✗ Costs for advertising and reward without our prior consent.
- ✗ Costs for boarding fees if you are in hospital for less than 4 consecutive days.
- ✗ Costs of holiday cancellation if have had to cancel your holiday more than 5 days prior to the date you were due to go on holiday.
- ✗ Costs for accommodation if your pet is quarantined due to the failure of a microchip not meeting ISO standards.
- ✗ Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs (Amendment) Act 1997, Dogs (Muzzling) regulations (Northern Ireland) 1991, Dangerous Dogs (Northern Ireland) Order 1991 or any further amendments to this Act.
- ✗ Cover for any dog that is, is crossed or mixed with an African Wild Dog, American Bulldog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar-Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Irish Staffordshire Bull Terrier, Native American Indian Dog, Pit Bull Terrier, Saarloos Wolfhound, Shar-Pei, Tosa, Tosa Inu, Wolf Hybrid or Wolf dog.



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, Isle of Man or Channel Islands.
- ! Your pet, at the start of the policy, must be at least 6 weeks old and under the age of 8 for dogs, 10 for cats and 7 for rabbits.
- ! Your dog does not live in premises which sell alcohol, unless there is no access between the residential and business premises.
- ! Any pet which has shown any adverse behavioural or aggressive tendencies.
- ! The use of your pet for commercial or security purposes, or any form of racing or commercial breeding.
- ! 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).
- ! You are responsible for paying an excess in the event of a claim, as shown in your Certificate of Insurance & Statement of Fact. For Veterinary fees or Complementary treatment, this includes paying 15% towards a claim for pets over 7 years of age (0 for select breeds).
- ! Guide dogs and assistance dogs must have been trained by an associate member of Assistance Dogs UK.
- ! Third Party Liability cover will not apply to the following breeds - African Wild Dog, American Bulldog, American Indian Dog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar-Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarloos Wolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred or mixed with any of these breeds.



Where am I covered?

- You are covered if you live in England, Scotland, Northern Ireland, Wales, the Isle of Man and the Channel Islands.
- The third party liability cover only covers incidents England, Scotland, Northern Ireland & Wales.
- Overseas travel cover extends to member countries of the PETS Travel Scheme (non EU listed countries as defined by DEFRA are excluded).



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to or renew your policy.
- You must notify us if there are any changes to your circumstances which may affect the cover provided to you since the cover started.
- You must keep your pets vaccinations up to date, as recommended by your vet. If your pet contracts any disease detailed within your policy terms and conditions that may have been prevented by a vaccination, these will be excluded from cover.
- You must pay the premium (as shown in your policy documentation) for each period of insurance. For information relating to the non-payment of premium see the "Our Right To Cancel" section in the policy document.
- You must tell us if you change your email address, postal address or contact numbers.
- 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 year.
- You must tell us if you sell your pet or transfer ownership of the pet to another person.
- You must look after your pet at all times and follow veterinary advice where applicable. This includes taking all steps to prevent injury, illness or loss.
- In you need to make a claim, you must pay for all information that we ask for and also, send us the claims information as soon as possible.



When and how do I pay?

- You can pay for your policy either annually or by monthly Direct Debit instalments. Annual premiums can be paid by credit card or debit card.
- If you pay your premium 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.
- If you pay by debit or credit card, you need to contact 4Paws in advance of your policy renewal date to pay for the upcoming policy year.



When does the cover start and end?

- The policy is for a period of one year and is renewable each year. Cover will start and end based on the dates shown on your Certificate of Insurance and Statement of Fact.



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.