

Pet Insurance



Insurance Product Information Document
Company: Pet Protect Ltd

Product: LifeTime Extra Policy

Pet Protect Limited is registered in England & Wales No. 1774371. Registered office: Betchworth House, 57-65 Station Road, Redhill, Surrey, RH1 1DL. Pet Protect is authorized and regulated by the Financial Conduct Authority (Firm reference number 311794)

This document provides a summary of the cover provided, exclusions and restrictions and is not personalised to meet your specific needs. You can find full details about your cover in your Policy Schedule and Terms and Conditions. Please take a few minutes to review all of your documentation to ensure the information and cover is correct and exactly what you need.

What is this type of insurance?

Our LifeTime Extra policy provides cover for your pet's vet fees for illnesses and injuries. The LifeTime Extra policy has an annual benefit limit which is replenished at renewal as long as you continue to renew your policy without any break in cover.



What is insured?

- ✓ Vet fees up to a maximum of £6000 per policy year for examinations, consultations, advice, tests, X-rays, medication, surgery, nursing, prescription diet food and care provided by a veterinary practice and/or if instructed by a vet
- ✓ CT and MRI scans included as part of the vet fee limit and covered up to a maximum of £750
- ✓ Cruciate ligament rupture, tear or damage included as part of the vet fee limit and covered up to a maximum of £750
- ✓ Complementary medicines such as hydrotherapy, herbal or homeopathic medicine, physiotherapy and acupuncture included as part of the vet fee limit up to a maximum of £450
- ✓ Prescription diet food included as part of the vet fee limit up to a maximum of £100
- ✓ Dental treatments for non-cosmetic and non-preventative dental problems included as part of the vet fee limit up to a maximum of £1000
- ✓ Costs for putting your pet to sleep (euthanasia) if recommended by the vet
- ✓ Loss of your pet if it is stolen or strays.
- ✓ Cover is based on the price paid for your pet and provides cover for up to a maximum of £1000
- ✓ Recovery of your pet if it is stolen or strays and includes advertising and reward costs up to a maximum of £500
- ✓ Reimbursed purchase price of your pet up to a maximum of £750 if your pet dies as a result of an accident (applies to dogs age 4 under 8 only)
- ✓ Kennel or cattery fees covered up to a maximum of £500 if you are injured or ill and have to go into hospital for over 48 hours
- ✓ Holiday cancellation fees covered up to a maximum of £500
- ✓ Travel cover, when activated, up to a maximum of £1500 if you are taking your pet abroad for a maximum period of 31 days per policy year
- ✓ Third Party Liability for an incident involving your pet when property is damaged or any person is killed or injured and you are held legally responsible (applies to dogs only). Covered up to £1million per incident



What is not insured?

- ✗ Any pre-existing conditions, including injuries or illnesses that showed clinical signs before your cover started
- ✗ Routine pre-operative screenings or blood tests without symptoms of any illness or disorder and other preventative and routine treatments
- ✗ Cost of killing and controlling parasitic conditions including, parasites and mites, or measures to rid your pet of internal or external parasites, and any claims arising as a result of these procedures
- ✗ Behavioural programs including training equipment
- ✗ Cost of treatment abroad except as covered under travel cover
- ✗ Cost of having your pet cremated, buried or disposed of
- ✗ Costs to put your pet to sleep for financial reasons or to comply with the Dangerous Dogs Act 1991 and the amendment 1997 or the Dangerous Dogs Act Order 1991 (Northern Ireland) or any subsequent amendments
- ✗ Vet fees to treat an illness or injury related to your pet being pregnant or giving birth
- ✗ We will not cover: a) Pit Bulls, American Pit Bull Terriers, Dogo Argentinos, Japanese Tosas, Chinese Shar-Pei, Akita, Dogue de Bordeaux, Fila Brasileiro; b) a dog crossed with these breeds, wolves or wolf hybrids; and c) any animal registered under the Dangerous Dogs Act 1991 and the amendment 1997 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments to these Acts
- ✗ Working dogs including dogs trained for commercial use, guarding, security, farming, hunting, racing and volunteering



Are there any restrictions on cover?

- ! Vet fees to treat illnesses and injuries that occur within the first 15 days of the original cover start date
- ! In the event of accidental death you must provide proof of what you paid for your pet. If you don't provide this we will pay a maximum of £70
- ! Any treatment in connection with or arising from retained testicle(s) if your pet was over 12 weeks old on the date cover started for your pet
- ! Policy excess and vet fee contribution amounts must be paid by you if you make a claim
- ! For Travel cover claims, we will not pay for a pet that does not have a valid EU Pets Passport or PETS Certificate
- ! Vet fees in respect of Stem cell therapy
- ! Costs arising from pyometra, or conditions relating to the prostate or mammary glands, unless your pet has been neutered



Where am I covered?

- ✓ You are covered in the United Kingdom
- ✓ Travel cover in any agreed country outside of the United Kingdom, when activated, for a maximum of 31 days per period of insurance



What are my obligations?

When you purchase our pet insurance we kindly ask you to keep to the following obligations:

- **Take care of your pet** - keep your pets healthy and make sure you're up to date with vaccinations to reduce the chance of them having to visit the vet. Take your pet for regular dental examinations as recommended by your vet.
- **Provide honest and accurate information** - if you give us incorrect details your cover may be invalidated and cancelled or if you are making a claim it may be rejected.
- **Make sure your cover and details are correct** - take a few minutes to check your policy documents.
- **Keep up to date with your payments to ensure you receive continuous cover** - if we are unable to collect a payment we will write to you within 14 days requesting that any outstanding premiums be brought up to date and if payment is not received after this date you will receive a notification of your policy cancellation with immediate effect.
- **Inform us of any changes** - let us know if you need to update details about yourself or your pet.
- **Contact us as soon as possible if you need to make a claim** - send us your fully completed claim form in order for us to process your claim quickly.



When and how do I pay?

You can pay for your policy annually in full by credit or debit card or monthly installments by direct debit.

Please refer to your Payment Schedule for the collection date of your first payment. If you decide to pay for your premium in monthly installments we will charge you a fixed interest rate of 8% per annum.



When does the cover start and end?

Your cover runs for a period of 12 months. Start and end dates can be found in your Policy Schedule.

We will send you a notification 21 days before your policy is due for renewal. If you have opted for automatic renewal and don't want to continue with your cover please contact us before your renewal date.



How do I cancel the contract?

To cancel your policy, please contact us on 0345 602 4797 or email us on enquiries@petprotect.co.uk

You can cancel your policy at any time. If you cancel within the first 14 days of purchasing or renewing your policy, provided we have no record of any claims, you will be entitled to a full refund.