

# Pet Insurance



Insurance Product Information Document  
Company: PetPals Direct

Product: TimeCare Essential Policy

PetPals Direct is a trading name of Pet Protect Limited. Pet Protect Limited is registered in England and Wales with registered number 1774371. Registered office: Betchworth House, 57-65 Station Road, Redhill, Surrey, RH1 1DL. Pet Protect Limited is authorised 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 TimeCare Essential policy covers your pet for a maximum of 12 months from the date each illness or incident first showed clinical signs or until the vet fee limit for each illness or incident has been reached, after which treatment for that illness or incident will be excluded from cover for as long as the policy remains in force.



### What is insured?

- ✓ Vet fees up to a maximum of £1000 for each condition or for 12 months from the date clinical signs are first noted for examinations, consultations, advice, tests, X-rays, medication, surgery, nursing and care provided by a veterinary practice and/or if instructed by a vet
- ✓ Costs for putting your pet to sleep (euthanasia), up to a maximum of £50, if recommended by the vet
- ✓ 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 injuries, illnesses or medical conditions resulting from a condition that has been identified by a vet and is known by you prior to the start of the policy
- ✗ Routine pre-operative screenings or blood tests without symptoms of any illness or disorder and other preventative and routine treatments
- ✗ Any costs for food, including that prescribed by the vet
- ✗ Complementary medicines such as hydrotherapy, herbal or homeopathic medicine, physiotherapy or acupuncture or behavioural therapies
- ✗ Cost to have your pet cremated, buried or disposed of
- ✗ Dental treatment other than for accidental injury
- ✗ Vet fees to treat an illness or injury related to your pet being pregnant or giving birth
- ✗ 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
- ✗ 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
- ! Treatment for each illness or accident will be excluded from cover for the remainder of the policy's life once the vet fee limit for each illness or accident is used up or the 12 months has been reached
- ! Policy excesses and vet fee contribution amounts must be paid by you if you make a claim
- ! 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



## 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 5% 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](mailto: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.