

The insurer of this policy is Pinnacle Insurance Limited, who is registered in the United Kingdom. Pinnacle Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 110866.

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your policy schedule carefully.

### What is this type of insurance?

Our Conditioncare policy covers your pet's vet fees for each unrelated condition until the maximum benefit for each illness, injury or accident is used up. After this, treatment for that illness, injury or accident will be excluded from cover for as long as the policy remains in force. The level of cover you have chosen can be found in the policy schedule section of your policy document.



### What is insured?

- ✓ Vet fees up to a maximum of £3000 for each separate condition 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



### 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.
- ✗ Any costs for food, including that prescribed by the vet.
- ✗ Complementary therapies such as hydrotherapy, herbal or homeopathic treatment, physiotherapy or acupuncture or behavioural therapies.
- ✗ Cost of having 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 (Northern Ireland) Order 1991 or any subsequent amendments.
- ✗ 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.
- ✗ **If your policy started after 1<sup>st</sup> April 2023**, we do not cover these breeds:
  - a) Akita, American Bulldog, American Pit Bull, American Pit Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Bandogs, Boar Hounds, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Chinese Shar Pei, Cirneco Dell Etna, Coton de Tulear, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileros, Dogue de Bordeaux, Fila Brasileiro, Grand Bleu de Gascoigne, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Lapponian Herder, Leonberger, Mexican Hairless Intermediate, Mexican Hairless (Miniature), Mexican Hairless (Standard), Northern Inuit, Perro De Pressa Canario, Pit Bull, Pit Bull Terrier, Portuguese Podengo, Pressa Canario, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Shetland Sheepdog, Tosa, Tosa Inu, Utonagan, Wolf Dog, Wolf Hybrid and Working Sheepdog;
  - b) a dog crossed with these breeds, wolves or wolf hybrids.
  - 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.
- ✗ **If your policy started before 1<sup>st</sup> April 2023**, we do not cover these breeds:
  - 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.
  - 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.
- ✗ **If your policy started on or after 1<sup>st</sup> January 2024**, we do not cover the following the following breeds:
  - a) XL Bully.
  - b) A dog crossed with this breed.
- ✗ 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, injuries or accidents that occur within the first 15 days of the original start date of your policy.
- ! 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.
- ! Policy excess 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.
- ! 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.



## Where am I covered?

- ✓ You are covered in the United Kingdom.



## What are my obligations?

When you purchase a pet insurance product from us, we kindly ask you to keep to the following:

- **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 continuous cover** - if we are unable to collect a payment, we will write to you within 14 days to request payment of any outstanding premiums. If any payment is not received after this date, you will receive a policy cancellation notification, and your policy will be cancelled up to the last billing date.
- **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** - in the event a claim is made, please send us your fully completed claim form, treatment invoices and your pet's full medical history to ensure your claim is processed as quickly as possible. Claims must be submitted within 6 months of the treatment start date unless otherwise stated.



## When and how do I pay?

You can pay for your policy in monthly installments by direct debit.

Please refer to the Payment Schedule for the collection date of your first payment.



## 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 up to 21 days before the start of your new policy. 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?

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.

To cancel your policy, please contact us by phone on 0345 602 4797 or email us at: [enquiries@petprotect.co.uk](mailto:enquiries@petprotect.co.uk)