

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 Lifetime Essential policy provides cover for your pet's vet fees for illnesses and injuries. Lifetime means you can claim up to a maximum amount per year, which is reset every year without any break in cover. The level of cover chosen can be found in the policy schedule section of your policy document.



What is insured?

- ✓ Vet fees up to a maximum of £1,000 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, damage or disease included as part of the vet fee limit and covered up to a maximum of £750.
- ✓ Complementary therapies such as hydrotherapy, herbal or homeopathic treatment, physiotherapy, acupuncture and behavioural, included as part of the vet fee limit up to a maximum of £450.
- ✓ Prescription diet food 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 £500.
- ✓ Costs for putting your pet to sleep (euthanasia), if recommended by the vet.
- ✓ Loss of 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 £750.
- ✓ Recovery of pet if it is stolen or strays and includes advertising and reward costs up to a maximum of £250.
- ✓ Reimbursed purchase price of your pet covered up to a maximum of £500 if your pet dies as a result of an accident or illness (applies to pets aged under 8 only).
- ✓ Kennel or cattery fees covered up to a maximum of £250 if you are injured or ill and must go into hospital for over 48 hours.
- ✓ Holiday cancellation fees covered up to a maximum of £250.
- ✓ Travel cover, when activated, up to a maximum of £1000 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 for each 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 retraining programmes 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 the following 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 Brasileiro, Dogue de Bordeaux, Fila Brasileiro, Grand Bleu de Gascoigne, Irish Staffordshire Bull Terrier, Japanese Tosa, Tosa, Tosa Inu, Korean Jindo, Lapponian Herder, Leonberger, Mexican Hairless Intermediate, Mexican Hairless (Miniature), Mexican Hairless (Standard), Northern Inuit, Perro De Prensa Canario, Pit Bull, Pit Bull Terrier, Portuguese Podengo, Pressa Canario, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Shetland Sheepdog, 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 on or after 1st January 2024**, we do not cover 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.
- ! In the event of death by accident or illness, you must provide proof of what you paid for your pet. If you don't have written formal proof of payment or you did not pay for your pet, we will pay you whichever is the lower value of the amount you stated when you applied for cover or the market value.
- ! 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.
- ! If your pet doesn't have a valid Animal Health Certificate (AHC) or an Export Health Certificate (EHC) or if you don't follow the requirements set out at gov.uk/taking-your-pet-abroad.
- ! 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 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