

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 QuickCare policy provides limited vet fee cover for injuries or illnesses caused by the accidents or illnesses listed below. Veterinary treatment will be provided until the maximum benefit for each illness or accident is used up. After this, treatment for that illness is excluded from cover for as long as the policy remains in force. Cover for injuries caused by an accident are considered on a per incident basis. 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 £2000 per lifetime for each listed illness category and £2000 per incident for each listed accident category. This includes diagnostic, medical and surgical treatment facilities and procedures.
- ✓ Vet fees up to a maximum of £2000 per lifetime cover for illness categories covered by the policy:
  - 1) Malignant Cancer
  - 2) Digestive Tract ailments
  - 3) Ear problems
  - 4) Heart Disease
  - 5) Contagious Diseases
- ✓ Kennel fees covered up to a maximum of £500 if you are injured or ill and have to go into hospital for over 48 hours.
- ✓ 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 conditions, including injuries or illnesses that showed clinical signs before your cover started.
- ✗ Any treatment or diagnostic fees for a condition or injury not listed.
- ✗ Costs for 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.
- ✗ Complementary therapies such as hydrotherapy, herbal or homeopathic treatment, physiotherapy or acupuncture or behavioural therapies.
- ✗ Cost of treatment abroad.
- ✗ 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 (Northern Ireland) Order 1991 or any subsequent amendments.
- ✗ Vet fees to treat an illness or injury related to your pet being pregnant or giving birth.
- ✗ **If your policy started after 1<sup>st</sup> April 2023**, we would 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 Brasileros, Dogue de Bordeaux, Fila Brasileiro, Grand Bleu de Gascoigne, Irish Staffordshire Bull Terrier, Japanese Tosa, Korean Jindo, Laponian 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 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 and injuries that occur within the first 15 days of the original cover start date.
- ! Any treatment or diagnostic fees for a condition or injury not listed on your policy.
- ! The Policy excess must be paid by you if you make a claim.



## 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)