

Pet Insurance

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales No. 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277



Product: RSPCA Pet Insurance - Gold and Platinum

This document provides a summary of the key information relating to your pet insurance policy. **Complete pre-contractual information** on the product is provided in the full policy documentation.

What is this type of insurance?

RSPCA Pet Insurance is a lifetime product that is suitable for cat and dog owners and is designed to cover the cost of veterinary fees and other expenses associated with protecting your pet. The cover is valid for 12 months and future periods of insurance cannot be guaranteed. Each policy year you can claim for the cost of treatments that are covered until the cover limit is reached. At renewal the cover limit is re-instated.



What is insured?

Veterinary fees

- ✓ Veterinary fees up to £8,000 (Gold) or £12,000 (Platinum) each period of insurance to treat your pet for illness or injury. Including within the overall limit:
 - Complementary treatment up to £1,500; behavioural problems up to £1,000; dental treatment up to £2,000, and clinical diet up to £500.

Other benefits:

- ✓ Emergency boarding kennel and cattery fees or daily minding costs up to £1,000, per period of insurance
- ✓ Advertising and reward costs up to £1,000 if your pet is stolen or goes missing, per period of insurance
- ✓ Theft or straying up to £2,000, covering the purchase price of your pet if they are stolen or go missing
- ✓ Death due to illness/accident up to £2,000, covering the purchase price of your pet
- ✓ Farewell cover up to £200 for the cost of the veterinary fees to put your pet to sleep and for the cost of cremation or burial
- ✓ Accidental damage to third party property up to £2,000, per period of insurance.

Overseas travel

- ✓ Extending your cover for up to 60 days maximum per journey when you take your pet on holiday in Europe, including £2,000 for holiday cancellation; £1,000 for quarantine costs; £250 for loss of pet passport, and £1,000 for emergency expenses.

Third party liability (dogs only)

- ✓ Cover for your legal liability if your dog causes injury or death to a third party or damages their property, up to £2,000,000, per event.



What is not insured?

Veterinary fees

- ✗ The excess for each illness or injury treated in each period of insurance:
 - **Whilst under 7 years old** - £100
 - **Once 7 years old and over** - £100 and a further 10% of the cost of the treatment
- ✗ More than the maximum benefit for all injuries and illness in the period of insurance
- ✗ Pre-existing medical conditions, or treatment costs for an illness within the first 14 days or an injury occurring in the first 48 hours of the start of cover for your pet
- ✗ Behavioural problems that could be prevented by the usual puppy training and socialisation
- ✗ Any costs arising from killing or controlling fleas, general health enhancers, vaccinations, spaying, castration, including castration for retained testicle(s), pregnancy, giving birth or for treatment your vet recommends to prevent an illness or injury
- ✗ Cost of dentistry that is not related to an illness or injury



What is not insured?

- ✗ Complementary treatments that are not carried out under the direction of a vet
- ✗ Cost of house calls unless the vet confirms that moving your pet would damage its health
- ✗ Extra costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation necessary
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics
- ✗ Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).

Other benefits:

- ✗ **Emergency boarding/daily minding** – hospitalisation that is known or foreseeable before cover commences, or if you are in hospital for less than 4 consecutive days
- ✗ **Advertising and reward** – a reward to a person living with you, or exceeding £250
- ✗ **Theft or straying** – any amount until 90 days after loss, or the purchase price above market value without valid evidence
- ✗ **Death:**
 - caused by illness that your pet should have been vaccinated against
 - resulting from pre-existing medical conditions, or an illness within the first 14 days or an injury occurring in the first 48 hours of the start of cover
 - due to illness if your pet is over 9 years at the date of death; the purchase price above market value without valid evidence
- ✗ **Farewell cover:**
 - death caused by illness that your pet should have been vaccinated against
 - death resulting from pre-existing medical conditions, or an illness within the first 14 days or an injury occurring in the first 48 hours of the start of cover.
- ✗ **Accidental damage to third party property:**
 - the first £75 of any claim; damage to personal property owned by or in the control of you, your family, employee or guest
 - damage to any personal property belonging to any person entrusted with the care, control and custody of your pet
 - damage caused by your pet fouling, vomiting or urinating on/in any items

Overseas travel

- ✗ Pre-existing medical conditions, or costs arising from any condition of which you were aware before your journey
- ✗ Holiday cancellation – the first £75 of any claim, or costs relating to a holiday booked within 28 days of departure
- ✗ Emergency expenses – the first £50 of any claim

Third party liability cover for dog owners

- ✗ The first £250 of any claim for property damage
- ✗ Any costs if you are insured under any other liability policy unless that cover has been exhausted.



Are there any restrictions on cover?

- !! You must be the owner and keeper of the pet and live with your pet at your home address
- !! Your pet must be at least 8 weeks old; your pet must not be used for breeding
- !! Your dog is not used for racing, guarding, personal protection or search and rescue
- !! Your dog has not been the cause of an accident or legal action; your dog does not live in premises which sell alcohol
- !! Your dog is not insured if it is registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991 or any amendments, or is any American Bulldog, American Indian Dog, American Pit Bull Terrier, American Staffordshire Terrier, Bandog, Boerboel, Bully Kutta, Canary Dog, Cane Corso, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Japanese Tosa, Pit Bull Terrier, Saarlooswolfhound, Tosa, Tosa Inu, Wolf Hybrid, Wolfdog, or any dog crossbred or mixed with any of these breeds.
- !! The cost of cover can change and at each renewal we will recalculate the cost of cover and contact you with a quote. There are a number of factors that can impact your renewal including the age of your pet and the increasing cost of veterinary treatment. We may also consider the amount claimed and the likelihood a condition will be ongoing when calculating your renewal. This will mean that the premium you pay will increase at renewal.



Where am I covered?

- ✓ Within the territorial limits of the United Kingdom which consists of England, Scotland, Northern Ireland & Wales. This insurance also extends your vet fees cover to your pet whilst temporarily located in a member Country of the PETS Travel Scheme, the maximum length of any one trip is 30 days.



What are my obligations?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:

- You must answer any questions accurately and with reasonable care. If the answers you provide are not accurate this may result in your claim being reduced or rejected or your policy being cancelled without refund
- You must tell us as soon as you are aware of any information about you or your pet which has changed
- You must make sure your pet's vaccinations are kept up to date
- During the period of insurance you must take care of your pet to prevent or reduce the risk of illness or injury
- You must tell us about any claim as soon as possible.



When does the cover start and end?

- Your policy starts and ends on the dates shown on your policy schedule.



When and how do I pay?

- You can pay the price of your insurance by Direct Debit as an annual amount or you can pay monthly.



How do I cancel the contract?

- You can cancel your policy at any time by contacting us.
- If you cancel within 14 days, we will refund any premiums paid, except when you have made a claim under your policy
- If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance a premium refund may not be given or if you are paying your premium by monthly instalments you may be required to continue with these until the premium is paid in full
- In the event of the policy being cancelled following the death or loss of the pet insured, the outstanding balance of the yearly premium due will be deducted from any claim settlement made.