

# Pet Insurance

## Insurance Product Information Document

**Company:** Animal Friends Insurance

**Product:** Accident Only

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 Insurance Product Information Document provides a summary of the main cover and exclusions, and is not personalised to your specific individual needs. You can find the full information by reading your Policy Schedule and your Policy Booklet.

### What is this type of insurance?

This product meets the demands and needs of someone wanting help paying vet bills for injuries caused by accidents only. If one accident causes multiple injuries, we don't pay a separate vet fee limit for each injury, we pay it once for all the injuries linked to that accident. You won't be covered for any illnesses even as a result of an accident and there are no additional benefits to this product.



#### What is insured?

- ✓ Cover for vet recommended treatment of accidents up to £2,500 per accident per year up to a lifetime accident limit of £15,000.  
This vet fee limit includes cover for:
  - the cost of dental and gum treatment as a result of an accident up to £500.
  - complementary treatment up to £500.
  - the cost of putting your pet to sleep due to injuries caused by an accident up to £131.



#### What is NOT insured?

- ✗ Any pre-existing accidents and injuries.
- ✗ Any claim for accidents which occur within the first 2 days of the policy.
- ✗ Any accidents your pet had before you took this policy out or in the 2-day waiting period will be considered pre-existing. This includes any conditions or complications that later appear because of the accident.
- ✗ Any claim for veterinary treatment of an illness.
- ✗ Any costs associated with damage to the cruciate ligament.
- ✗ Costs for routine, preventative, elective or cosmetic treatments. Examples of this include costs for grooming, vaccinations or neutering. We also don't cover any complications that arise from these treatments.
- ✗ Any dental or gum treatment required as a result of an illness, as well as any investigation costs leading up to a diagnosis related to a dental illness. This includes any elective, cosmetic or routine dentistry.



- ✗ Any cost for cremation or burial.
- ✗ Pets which should be registered under the Dangerous Dogs Act 1991 and (Northern Ireland) Order 1991 or any later amendments, or any pet listed on the excluded breed list on our website.
- ✗ Any costs relating to accidents which happen anywhere other than the UK.



#### Are there any restrictions on cover?

- ! If the vet fee limit is reached during the policy year, no further treatment will be covered in that year.
- ! Any treatment for an accident once the lifetime £15,000 limit has been reached.
- ! You must pay the excess towards claims for vet fees once per accident per policy year.
- ! Once your dog reaches the age of 8 or your cat reaches the age of 10, you'll have to start paying either 20% or 35% of the vet fees every time you make a claim. This is known as a co-payment.
- ! We'll pay a maximum amount for some of the items most commonly claimed for under Vet fees.
- ! Your premium is likely to increase at each policy renewal. Several factors can affect your premium for example the age of your pet, previous claims, where you live, the cost of vet fees and the excess that applies to your policy.



## Where am I covered?

- ✓ Cover is provided for people that live with their pet at a permanent address in the UK. We'll cover claims for accidents that occur in the UK.



## What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy and tell us about any change to your circumstances.
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet to prevent or reduce the risk of accident or injury.
- When making a claim you must provide a completed claim form and agree that the full medical history including test results may be released to us.
- You must pay the premium for each policy period.
- To continue cover for any ongoing treatment as a result of an accident you must renew your policy and there must be no break in cover.
- You must pay the fixed excess and any co-payment specified in your schedule of insurance.



## When and how do I pay?

- You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by Direct Debit, debit card or credit card.



## When does the cover start and end?

- You can choose the date your cover starts.
- Your cover start date will be shown in 'Your Schedule' and will run for 12 months from the start date.
- If you pay monthly or annually and have opted into auto-renewal, you won't need to do anything; your policy will automatically renew for another year.
- If you pay annually and haven't opted for auto-renewal, you will need to contact us to make a payment for the policy to renew.



## How do I cancel the contract?

You can cancel your policy at any time by calling us on 0344 557 0300. You can also contact us by Live Chat on our website or email [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).

For more information about how you and we can cancel your policy and the effect of cancelling at different times, please see your 'Policy Booklet'.