

# Pet Insurance

## Insurance Product Information Document

**Company:** Animal Friends Insurance

**Product:** Prestige

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 long-term and short-term treatment until the annual condition limit is used for that accident, illness or condition each year. Our Lifetime pet insurance policies offer cover for accidents, illnesses and conditions and could provide ongoing cover for these as long as you continue to renew your policy. This Lifetime product has an annual condition limit which refreshes upon annual renewal.



#### What is insured?

- ✓ Cover for vet recommended treatment of accidents and illnesses up to £6,000 per condition per year. This limit refreshes at renewal.
- This vet fee limit includes cover for:
  - dental and gum treatment for dental illness or as a result of an accident up to £1,000.
  - complementary treatment up to £1,000.
  - prescribed clinical diet to treat bladder stones up to £100 per policy year.
  - the cost of putting your pet to sleep, up to £131.
- ✓ If your pet passes away, we will pay a percentage of the amount you paid or donated for your pet up to £1,500. If you have a dog over 8 years and 1 day or a cat over 10 years and 1 day, we'll only cover deaths as a result of accidents.
- ✓ If your pet is lost or stolen, we will pay a percentage of the amount you paid or donated for your pet up to £1,500 if they are not found after 45 days.
- ✓ Cover for up to £200 per policy year towards the cost for advertising your lost or stolen pet or for a reward if your pet is found and returned to you.
- ✓ Cover for up to £2,000,000 per policy year if your pet accidentally injures someone or damages their property and you are legally liable.
- ✓ If you are unexpectedly hospitalised for more than 4 consecutive days we will cover up to £1,500 towards the cost of boarding your pet or up to £100 towards the cost of a professional dog walker.
- ✓ Cover for urgent medical care if you are on holiday in the EU with your pet up to £2,000 per policy year.
- ✓ Cover for up to £2,500 per policy year if you have to cancel or cut short your holiday because your pet needs urgent medical care.



- ✓ Any cost associated with you having to transport your pet to another vet practice or referral centre up to a maximum of £200 per policy year.
- ✓ Cover for accidental damage to a third party's personal property caused by your pet up to a maximum of £750 per policy year.



#### What is NOT insured?

- ✗ Any pre-existing condition. Any condition or accident that was first noticed before your policy start date or in the waiting period will be considered pre-existing.
- ✗ Any claim for accidents which occur within the first 2 days of your policy start date.
- ✗ Any claim for death if the pet dies, or has an accident they later die from, within the first 2 days of your policy start date.
- ✗ Any claim for illness, loss, death, or cruciate ligament damage which happen within the first 14 days of your policy start date.
- ✗ The treatment of any behavioural problems which were identified before the policy began.
- ✗ Any cost for cremation or burial.
- ✗ If your pet passes away, we would not be able to pay any claim if you didn't pay or make a donation for your pet.
- ✗ 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.
- ✗ We won't cover vet fees for any other animal that's injured or killed by your pet.
- ✗ You won't be covered if your pet injures someone or damages their property at your workplace.



## What is NOT insured? *Continued...*

- ✗ 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.
- ✗ We won't pay for routine crowns, polishing, scale removal, elective or cosmetic dentistry or the treatment or removal of first teeth.
- ✗ Any claim for cancelling or cutting short your holiday for anyone other than the policyholder.
- ✗ We will not pay for any clinical diet treatment other than when prescribed to treat bladder stones.



## 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.
- ! You must pay the excess towards claims for vet fees once per condition per policy year.
- ! You must pay a £250 excess for any property damage claim.
- ! 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.
- ! If you have selected a voluntary co-payment, you'll need to pay 20% of the vet fees every time you make a claim. Once a voluntary co-payment has been applied, it cannot be removed or changed at renewal.
- ! To claim for dental illness your pet must have had a dental exam within a year before the illness. Any recommended treatment must have been carried out within seven months of the dental exam.
- ! If your pet has a condition which affects a body part that your pet has on each side of their body, this will be considered as one condition.
- ! We will not pay for the death of any pet from illness once a dog reaches the age of 8 years and over or a cat reaches the age of 10 years and over.
- ! If your pet passes away, you will need to provide proof of the amount you paid for your pet.
- ! You will need to notify the microchip company and your vet if your pet has been lost. If your pet is stolen you'll need to notify the microchip company and the police.
- ! We will not pay a reward to anyone you know personally for finding your lost pet.
- ! We will not pay for any claim for damage caused by your pet to personal property belonging to you, members of your immediate family or by someone who works for you.
- ! We'll pay a maximum amount for some of the items most commonly claimed for under Section A: 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 or illness that occur in the UK. You can also claim for urgent medical care if you are on holiday in the EU with your pet. See your policy documents for further details.



## 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.
- You must ensure your pet is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination.
- You must ensure your pet follows an anti-worming programme recommended or prescribed by your vet in order to claim for any preventable condition.
- 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 keep your lifetime cover benefits, you must renew your policy with us 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'.