

Pet Insurance

Insurance Product Information Document

**animal
Friends**
Pet Insurance

Company: Animal Friends Pet Insurance

Product: Max Benefit Policy

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What is this type of insurance?

Our Max Benefit pet insurance policies offer cover from accidents, illnesses and conditions. Your policy does not have an annual limit, which means you can claim for an unlimited number of different conditions or injuries in the same year. Instead, your policy offers a per condition limit, which means you have a set amount to spend on each injury, illness or condition.



What is insured?

- ✓ Cover for vets fees for accidents, illnesses and conditions up to the condition limit specified in your policy documentation
 - ✓ If your pet passes away during the policy year we will pay a percentage of the market value, the price you paid or your policy limit
 - ✓ Cover for third party death, injury or property damage as a result of an accident involving your pet where you are found legally liable
 - ✓ Cover for up to a maximum of £200 towards the cost for advertising and reward for your lost pet
 - ✓ Cover for the cost of boarding your pet should you have to spend more than 4 consecutive days in hospital
 - ✓ Cover for emergency vet treatment if you are abroad on holiday
 - ✓ Cover for up to £500 for complementary treatment
- See your policy documentation for further details



What is not insured?

- ✗ Any illness or condition which is present or has clinical signs or symptoms before taking the policy out or occurs in the first 14 days of the policy
 - ✗ Any accident which occurs in the first 5 days of the policy
 - ✗ Any treatment for a condition, illness or accident after the condition limit has been reached
 - ✗ Any dental or gum treatment
 - ✗ The cost of any treatment for behavioural problems
- See your policy documentation for further details



Are there any restrictions on cover?

- ! Total condition limit
 - ! You must pay the excess for each new condition, illness or injury
 - ! For third party liability cover you must pay the first £250 for any property damage claim
 - ! A co-payment is payable by you for Dogs aged 8 years and older and for Cats aged 10 years and older
- See your policy documentation for further details



Where am I covered?

- ✓ Cover is provided for claims made in the UK, the Channel Islands and the Isle of Man. You can also claim for emergency vet treatment as a result of an accident, injury or illness that first shows clinical signs during a holiday. Public Liability only provides cover for claims that occur in the United Kingdom, this excludes the Channel Islands and the Isle of Man. See your policy documentation 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
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet
- You must keep us up-to-date with any changes to your circumstances or your pet's health
- 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 is wormed regularly in order to be able to claim for any treatment preventable by having your pet wormed
- When making a claim you must provide a completed claim form and the full medical history within 90 days of the treatment being claimed for



When and how do I pay?

- You can pay monthly by direct debit
- You can pay annually using a debit or credit card, or by cheque



When does the cover start and end?

- You can choose the date your cover starts, subject to the waiting periods. Please see your policy schedule for your exact start and end date
- Your policy will run for 12 months from the commencement date



How do I cancel the contract?

You can cancel your policy at any time by calling Animal Friends on 0344 557 0300 or emailing on info@animalfriends.co.uk.