

## Pet Insurance

### Insurance Product Information Document

**Company: Covea Insurance plc** - Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259.

### Product: NCI Pet Insurance – Maximum Benefit



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

#### What is this type of insurance?

NCI Pet Insurance – Maximum Benefit is a 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.



#### What is insured?

- ✓ **Veterinary fees** - Veterinary fees to treat your pet for each illness or injury.
- ✓ Cruciate ligament surgery, MRI or CT scans are included within the veterinary fees limit.
- ✓ Complementary Treatment (if recommended by a vet).
- ✓ **Death from illness or injury** – Covers the purchase price of your pet if it dies or is put to sleep as a result of an illness or injury.
- ✓ **Theft or straying** – Covers the purchase price of your pet if they are stolen or go permanently missing.
- ✓ **Advertising and reward costs** - The cost of advertising and no more than 10% of the maximum benefit towards sundries to make your own posters and advertising materials if your pet is stolen or goes missing.
- ✓ The reward to get your pet back (The reward amount will be agreed in advance).
- ✓ **Third party liability (dogs only)** - Covers your legal liability if your dog causes injury or death to a third party or damages their property up to £1,000,000 per incident.
- ✓ **Boarding Fees** - The cost of boarding your pet at a licensed kennel or cattery, or the cost of £5 a day for someone else to look after your pet, who does not live with you, whilst you are in hospital.
- ✓ **Holiday Cancellation** - Covers travel and accommodation costs in the event you have to cut short or cancel your journey and you are unable to recover these costs for you and your immediate family, should your pet become injured or is ill.
- ✓ Travel and accommodation if your pet is staying in the UK and it goes missing or is injured or becomes ill and needs immediate life-saving veterinary treatment.
- ✓ **Quarantine expenses and loss of documents** - If your pet becomes quarantined and unable to return to the UK as a result of the following: illness, failure of its microchip and loss of specific documents.

**Covers all limits up to the amount as shown on your certificate of insurance**



#### 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 in the UK.
- ! Your pet, at the start of the policy, must be at least 6 weeks old and under the age of 8 for dogs and under the age of 10 for cats.
- ! Your dog does not live in premises which sell alcohol, unless there is no access between the residential and business premises.
- ! Your pet is not used for racing, guarding, security, commercial breeding or for any business, trade or profession.
- ! Your dog is not one or is crossed with, a dog covered by any Dangerous Dog legislation or is, a Pit Bull Terrier, Dogo Argentino, Perro De Presa Canario, Dogo Canario, Japanese Tosa, Fila Brasileiro, Czechoslovakian Wolfdog, Saarloos Wolfhound/ Wolfdog or any wolf hybrid.



#### What is not insured?

- ✗ Pre-existing medical conditions are excluded from all sections of cover.
- ✗ **Veterinary fees** - The excess for each injury treated in the period of cover:

Whilst under 4 years old	Once 4 years old and over
£80	£80 and a further 10% of the cost of the treatment
Select breeds - £125 *	Select breeds - £125 and a further 10% of the cost of the treatment

- \* Please refer to the meaning of 'Select breeds' in Section A of the policy wording.
- ✗ The cost of any treatment for an illness which starts in the first 14 days of cover
- ✗ The cost of any treatment as a result of an accident or injury in the first 24 hours of cover.
- ✗ Costs for having your pet put to sleep, cremated or buried
- ✗ Any costs arising from killing or controlling fleas; general health enhancers; vaccinations; spaying, (including spaying following a false pregnancy) or castration, including castration for retained testicle(s) if your pet was over 16 weeks when cover started; breeding, pregnancy or giving birth or for treatment your vet recommends to prevent an illness or injury
- ✗ Cost of dental treatment, unless your pet had a dental examination carried out by a vet in the previous 12 months
- ✗ Cost of house calls unless the vet confirms that moving your pet would further damage its health
- ✗ Extra costs for treating your pet outside normal surgery hours unless the vet considers an emergency consultation is essential.
- ✗ **Death from illness or injury** - as a result of breeding, pregnancy, giving birth or aggression.
- ✗ Any loss which starts in the first 24 hours of cover (not applicable to renewals).
- ✗ If you have no formal proof of how much you paid, we will pay the market value or the purchase price, whichever is less. If you did not pay for your pet, we will pay the market value.
- ✗ **Theft or straying** - Any amount if your pet is lost or stolen within 14 days after the start of your policy
- ✗ Any reward not supported by a signed receipt providing the name and address of the person who found your pet
- ✗ **Advertising and reward** - Any expense incurred without our prior consent or any reward paid to a member of your family, any person living with you or employed by you, including any person travelling with you during your journey
- ✗ **Third party liability cover for dog owners** - The first £250 of each claim.
- ✗ Any claim if the injured person or the damaged property belongs to a person who is part of your family, lives in your home, works for you or is looking after your dog with your permission.
- ✗ Liability insured under any other insurance policy, (such as your Household insurance policy), that covers the same loss, unless such insurance cover has been exhausted.
- ✗ **Boarding Fees** - Any hospital admission due to Pregnancy, birth or treatment not related to an accident or illness, or if you are in hospital for less than 4 consecutive days
- ✗ **Holiday cancellation** - Any amount or expense resulting from an illness which starts in the first 14 days of cover any amount you can claim back from anywhere else.



## Where am I covered?

- ✓ You are covered if you live in the United Kingdom, the Isle of Man and the Channel Islands.
- ✓ The third party liability cover only covers incidents in the UK.
- ✓ Overseas travel cover extends to Eire and the member countries of the PETS Travel Scheme (non EU listed countries as defined by DEFRA are excluded).



## What are my obligations?

- You are required to keep to the conditions as shown in your policy documentation.
- You must pay the premium as shown in your policy documentation for each period of insurance.
- You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to or renew your policy.
- You must tell us if you change address.
- You must tell us if you move abroad permanently (or you are going to be temporarily resident outside of the UK for more than 6 months).
- You must tell us if you sell your pet or transfer ownership of the pet to another person.



## When and how do I pay?

You can pay for your policy either annually or by monthly Direct Debit instalments. Annual premiums can be paid by credit card or debit card.



## When does the cover start and end?

- Your policy starts and ends on the dates shown on your certificate of insurance.
- Your policy will end on the earliest of the following: if you do not pay your premiums when due, if you do not take reasonable steps to provide complete and accurate answers to questions we ask or if you or we decide to cancel the policy.



## How do I cancel the contract?

- You can cancel your policy at any time by contacting us.
- If you have made a claim under your policy, you will be entitled to a pro-rata refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time that we have provided such cover.
- If you cancel within 14 days from the policy start date, we will refund any premiums paid providing you have not made a claim.