

Insurance Product Information Document

Company: British Pet Insurance Services Product: Exotic Pet Insurance

Petcover EU Limited trading as British Pet Insurance Services is authorised and regulated by the Financial Conduct Authority (FCA) under reference number: 747757. Registered Office: 75 Western Road, Southall, England, UB2 5HQ. Trading Office: 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX. Petcover EU Limited trading as British Pet Insurance Services is acting on behalf of ETU Forsikring A/S. This document provides key information about your insurance policy. You can find full information by reading your Certificates of Insurance and the Terms and Conditions.

What is this type of insurance?

This is an insurance policy for birds, reptiles, tortoises or mammals which provides veterinary fee cover if your pet is injured or becomes ill; advertising and reward cover if your pet is stolen or goes missing; and third party liability cover for your legal liability in respect of death, bodily injury or physical loss of or damage to property caused by your pet.

Optional Extra Cover

This insurance can also provide cover for if your pet dies or has to be put to sleep by a vet as a result of an injury caused by an accident or illness; if your pet is stolen, dies or is proven missing as a result of fire, wind, storm, lightning or flood; if your pet is proven missing whilst flying.



What is insured?

- ✓ **Veterinary Fees** – if your pet has received treatment to treat an injury and/or illness; alternative and complementary treatments and physiotherapy to treat an illness and/or injury when referred and endorsed by a vet; veterinary consultations/visits or prescribed medications needed to carry out the procedure of having your pet put to sleep and cremation or burial or disposal costs if your pet dies or is put to sleep by a vet. All treatments under the veterinary fees section must be carried out by a person holding the required qualifications or membership of the specified organisations. The details of these can be found in your Terms and Conditions.

Claimable Period - Illness and injury is covered for 12 months, starting from the date during the period of Insurance the injury happened, or the clinical signs of the illness first occurred.

Monetary Limit – your policy provides up to £5,000 (dependent on cover chosen, confirmed on your Certificate of Insurance) for the period of insurance. As part of and not in addition to your veterinary fees monetary limit up to £500 (dependent on cover chosen, confirmed on your Certificate of Insurance) for alternative and complementary treatments and physiotherapy and 100 for veterinary consultations/visits or prescribed medications needed to carry out the procedure of having your pet put to sleep and cremation or burial or disposal costs.

Percentage Limits – your policy provides; 90% of the total cost of veterinary treatment if your pet is referred to a specialist referral centre by the original treating vet and 50% of the total cost of dental treatment in mammals.

- ✓ **Section 2 Advertising & Reward** – the cost of advertising and the reward you have offered and paid to get your pet back.

Monetary Limit – your policy provides up to £150 (dependent on cover chosen, confirmed on your Certificate of Insurance) for the cost of advertising & up to £150 (dependent on cover chosen, confirmed on your Certificate of Insurance) for the reward you have offered and paid.

- ✓ **Section 3 Third Party Liability** – for your legal liability for payment of compensation in respect of:

- 1) death, bodily injury or illness of another person, and/or
- 2) physical loss of or damage to other people's property, occurring during the period of insurance and which is caused by an accident caused by Your pet.

We will also pay the legal costs and expenses you incur for a legal liability claim including the cost of any lawyers we appoint.

Monetary Limit – your policy provides up to £1,000,000 for your legal liability and legal costs/expenses.

Optional Extra Cover

- ✓ **Section 4 Death from Injury or Illness** – the price you paid for your pet, if it either dies or has to be put to sleep by a vet as a result of an injury caused by an accident or illness.

Monetary Limit – your policy provides up to the price you paid for your pet. If you have no formal proof of how much you paid for your pet, we will pay the market value or purchase price, whichever is less.

- ✓ **Section 5 Loss from Theft, Fire or Weather Perils** – the price you paid for your pet, if it is stolen following forcible or violent entry; dies or is proven missing as a result of fire, wind, storm, lightning or flood.

Monetary Limit – your policy provides up to the price you paid for your pet. If you

have no formal proof of how much you paid for your pet, we will pay the market value or purchase price, whichever is less.

- ✓ **Section 6 Loss from Not Returning whilst Flying (Birds of Prey only)** – the price you paid for your pet, if it is proven missing whilst flying during the period of insurance and is not recovered or does not return.

Monetary Limit – your policy provides up to 50% for the price you paid for your pet. If you have no formal proof of how much you paid for your pet, we will pay the market value or purchase price, whichever is less.



What is not insured?

We will not cover costs for:

- ✗ Any excess which You will have to pay in the event of a claim.
- ✗ Routine or preventative treatment (any care, treatment or procedures that are designed to prevent future illnesses or injury from occurring).
- ✗ Elective surgery or treatment (any procedure or treatment that is not essential for your pet's survival or does not form part of a treatment for an injury or illness).
- ✗ Pre-existing conditions (any condition, injury or illness which happened or showed clinical signs before your pets cover started).
- ✗ Any treatment for an illness or condition that first occurs or shows clinical signs in the first 14 days after the start of your policy.
- ✗ Any injury or illness caused by your other pets, the pets of anyone living with you, or any other animal in your care, or any animal visiting your premises.
- ✗ More than two occurrences of egg binding in the pets life.
- ✗ Extra costs for treating your pet outside usual surgery hours; unless the vet confirms an emergency, consultation is essential.
- ✗ For your vet to write a prescription, charge a dispensing fee, charge administration fees or a claim form completion fee.
- ✗ A post mortem examination.
- ✗ Any amount in the event of escape or mysterious disappearance.

On Optional Extra Cover

- ✗ Theft from an unattended stand at a show or exhibition.



Are there any restrictions on cover?

- ! To claim under the insurance you must pay an excess. Some sections have excesses and some sections have a choice of excess. The full details of the excess can be found on your Certificate of Insurance.
 - ! You are required to pay 10% of the total cost of veterinary treatment if your pet is referred to a specialist referral centre by the original treating vet in addition to any excess stated on your Certificate of Insurance.
 - ! You are required to pay 50% of the total cost of dental treatment for mammals in addition to any excess stated on your Certificate of Insurance.
- #### On Optional Extra Cover
- ! You are required to pay 50% of the price you paid for your pet if you claim for your bird of prey proven missing whilst flying and is not recovered or does not return.



Where am I covered?

- ✓ Your cover applies in the United Kingdom, the Isle of Man and the Channel Islands and any journey within any country within the European Union for up to a maximum of 30 days in the period of insurance.



What are my obligations?

This part explains what we believe are the most significant policy holder obligations. There are also other obligations and you need to read the Terms and Conditions to understand these.

- Caring for your pet - throughout the policy you must take all reasonable steps to maintain your pet's health and to prevent injury, illness and loss. You must keep your pet in appropriate enclosures, cages or vivarium's with adequate heating and ventilation and any outside pet housing and/or enclosures must be constructed and maintained to a standard that will withstand normal weather perils.
- Keep us informed of certain information - throughout your policy you need to tell us about certain information. The things you need to tell us about are detailed in your Certificate of Insurance and its important you check any new documents we send to understand the information we need. If you do not provide us with the full and accurate information it can result in a claim not being paid or affect the cover we provide.
- Claiming - You must notify us as soon as possible of a potential claim; complete a claim form for all claims other than Third Party Liability claims and the claim form and all relevant document must be returned to us within 30 days of completion of treatment or the original notification of the claim. For any Third Party Liability claims you must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
- Keeping your policy running - You must keep paying your premiums either monthly or yearly and every 12 months you need to renew your insurance policy with us (without any break).
- Vaccinations - You must keep your pet vaccinated against any disease your vet has recommended your pet be vaccinated against.
- Dental - For any mammals you must arrange and pay for your pet to have a yearly dental examination and to receive any oral treatment normally recommended by a vet to prevent illness or injury.
- Address your pet has been living at - You must notify us if your pet is living at an address for longer than 30 days which is not the address on your Certificate of Insurance.

On Optional Extra Cover

- Security - The following security requirements must be in place if your pet is kept outside; Pets valued up to 1,500; All openings to the enclosures must be protected by closed shackled high tensile steel padlocks. Pets valued between 1,501 & 10,000; All openings to the enclosures must be protected by closed hackled high tensile steel padlocks. Enclosures must be constructed to a standard suitable to prevent theft or escape of your pets. Security lighting must be operational continuously covering the enclosure. Enclosure must be recorded continuously by CCTV including Day & Night Vision and must be powered by wires connected to a mains power system, we will require a copy of this in the event of a claim. Pets valued over 10,001; Please refer to your Certificate of Insurance for security requirements which will apply.
- Tracking Equipment - Your pet must be flown with telemetry tracking equipment.



When and how do I pay?

You can pay annually or monthly, for full details please contact us.



When does the cover start and end?

This insurance covers a twelve month period and the dates of cover are specified on your Certificate of Insurance.

Every twelve months you need to renew this insurance contract to continue with your cover.

If you pay your premium by Direct Debit instalments, when your policy is due for renewal we will renew it for you automatically. If you do not want to renew your policy you need to let us know before your renewal date. If you pay by any other means, you need to contact us to confirm you want to renew your policy and to pay your premium.



How do I cancel the contract?

You can cancel your policy at any time by writing to us at info@petcover.uk.com or British Pet Insurance Services, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX, United Kingdom or calling us on 01444 708840.

If you cancel this policy:

- In the first 14 days of your first policy year – we will refund all of the premium paid, unless you have made a claim or there has been an event that could result in a claim being made
- In the first 14 days after your renewal date – we will refund any premium you have paid for cover after that renewal date, unless you have made a claim or there has been an event that could result in a claim being made in the first 14 days after your renewal date.
- At any other time- we will refund any amount you have paid for cover after the cancellation date, provided you have not made a claim, or there has not been an event that could result in a claim.

Full cancellation rights can be found in your Terms and Conditions.