

# Pet Insurance

## Insurance Product Information Document

Company: West Bay Insurance Plc.

Registered in Gibraltar No: 84085. Authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority Financial Service Register Number 211787.

Product: Ageas Essentials Pet Insurance

This document provides a summary of the key information relating to Essentials pet insurance and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

### What is this type of insurance?

Pet insurance helps to cover the unexpected cost of veterinary treatment in the event of your pet falling ill or being injured in an accident and other risks detailed in your Policy Wording.



### What is insured?

- ✓ Your pet as stated in your Policy Schedule.
- ✓ Veterinary fees up to £1,500 per incident, with a 12 month time limit from the date the incident was first noticed by you or your vet.
- ✓ Third party liability (dogs only) up to £1,000,000 for any claim or series of claims per period of insurance.
- ✓ Death of your pet up to £750 if your pet dies because of an injury or illness or as a result of your vet putting your pet to sleep due to injury or illness.
- ✓ Theft and straying up to £750 in respect of permanent loss due to your pet being lost or stolen.
- ✓ Advertising costs up to £500 reimbursement for advertising in a local newspaper or other approved expenditures and up to £500 for a suitable reward to be offered for the recovery of your pet.
- ✓ Boarding kennel/cattery fees up to £750 should you be hospitalised for more than 96 consecutive hours in a single period
- ✓ Holiday cancellation up to £750 per period of insurance if you cancel your holiday prior to departure or you come home early because your pet needs lifesaving treatment or surgery.
- ✓ Loss of Animal Health Certificate up to £250 per trip for the cost of a replacement health certificate should the original become lost during the trip.
- ✓ Up to £150 per trip for quarantine kennelling costs and obtaining a replacement health certificate.
- ✓ Emergency expenses abroad up to £250 per trip in reimbursement for emergency expenses incurred by you.



### What is not insured?

- ✗ Any pet not owned by you at the UK registered address on your Policy Schedule.
- ✗ Any pets that are not cats or dogs.
- ✗ Any pet less than 8 weeks of age at the start date of the policy.
- ✗ Any animal registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.
- ✗ Any pet being used for commercial breeding purposes, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.
- ✗ Any pet which has aggressive tendencies or has been trained to attack.
- ✗ Any condition which occurred or existed in any form prior to the start date of the policy or within the first 48 hours due to an accident.
- ✗ Any condition which occurred or existed in any form prior to the start date of the policy or within the first 14 days due to an illness.
- ✗ The cost of any treatment undertaken more than 12 months from the date the condition was first noticed.
- ✗ Any dentistry costs unless as a result of an accident.
- ✗ Preventative, elective and routine treatments and/or examinations.
- ✗ Any fixed excess as shown on your Policy Schedule.
- ✗ Any voluntary veterinary fee excess which you have chosen to pay as shown on your policy schedule.
- ✗ 20% of the remaining cost of all veterinary fees after deduction of the applicable excess for dogs aged 6 years and above and cats aged 8 years and above.
- ✗ Any death or destruction of your pet as a result of illness resulting from the failure to vaccinate your pet in accordance with the practice recommended by the British Small Animal Veterinary Association.



### Are there any restrictions on cover?

- ! Any claim for death from illness for dogs aged 9 years and above or cats aged 11 years and above.
- ! Any third party claim where no legal liability is established.
- ! Compensation or legal costs if the injured person is part of your family, lives in your home, works for you, or is looking after your pet or is paid to look after your pet.
- ! Any claim not supported by evidence of purchase price or receipt.
- ! If your pet is put to sleep due to aggression unless this can be attributed to an injury or illness.
- ! If you are not able to provide us with confirmation of the death of your pet from your vet or statement from an independent witness.
- ! Any boarding fees costs if you are in hospital for less than 96 hours or for any conditions known prior to the start date of the policy.
- ! Reimbursing any money you spend trying to find your pet if we have not agreed to the way you are doing this.
- ! Any holiday cancellation costs if you cancel your holiday or come home early as a result of any pre-existing condition.
- ! Any quarantine costs incurred where it was established that your pet was suffering from an illness or the microchip was not functioning prior to departure.



## Where am I covered?

- ✓ This policy is valid in the UK, at your home address and includes cover while you travel on holiday with your pet in the UK and Republic of Ireland for up to 30 days in each period of insurance.
- ✓ It also provides cover while you travel on holiday with your pet in European Union States and Territories for 30 days in each period of insurance. Please refer to your Policy Wording for full terms and conditions.



## What are my obligations?

- You are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of your knowledge.
- Premiums must be paid on time and the policy continuously renewed without a gap in cover, otherwise cover for continuous treatment will be lost.
- You must provide proper care and attention to your pet at all times, and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must contact us as soon as you become aware of any circumstances that could result in a claim.
- Any claim notification must be made within 60 days or as soon as possible thereafter following any incident or the discovery of any loss which may lead to a claim under this policy.



## When and how do I pay?

Payment can be made either annually or by monthly instalments. Annual premiums can be paid by credit card or debit card. Monthly instalments can only be paid by direct debit.



## When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.

If you pay your premium by Direct Debit your policy will automatically continue at the end of the 12 month period unless we advise you otherwise or you tell us not to. We will email the last email address given to us by you. If your email address changes between the commencement date and renewal date please inform us so that we can keep your record up to date.

If you pay by debit or credit card you need to contact us to make payment before the renewal date.



## How do I cancel the contract?

You can cancel your policy by calling 0345 165 0928, writing to Ageas Pet Insurance, 2<sup>nd</sup> Floor, 5000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN or by e-mailing [service@pet.ageas.co.uk](mailto:service@pet.ageas.co.uk)

### Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or from receipt of the policy document (whichever is later) to cancel the cover. Providing a claim has not been made, any premium already paid by you will be refunded.

### Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered. If a claim has been made, your full premium will become due. This will not apply in the event of the death or loss of your pet. A cancellation administration fee will be applied. Please refer to the terms of business agreement for details of administration charges.