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: Gold

This document provides a summary of the key information relating to the Gold pet insurance policy 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 £2,000 per condition, per policy period.
- ✓ Third Party Liability (dogs only) up to £1,500,000 for any one or series of claims whereby your dog accidentally injures or kills someone or damages their property.
- ✓ Death of your pet up to £1,000 if your pet dies or is euthanised for humane reasons because of injury or illness during the policy period.
- ✓ Up to £750 in respect of permanent loss due to your pet straying or being stolen and not being found within 45 days.
- ✓ Up to £500 reimbursement to cover the cost for advertising and reward which leads to getting your pet back.
- ✓ 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 £1,000 if you cancel your holiday prior to departure or you come home early because your pet needs lifesaving treatment or surgery.
- ✓ Overseas travel up to £2,000 per policy period if your pet needs emergency veterinary treatment as a result of an injury or illness that shows first clinical signs while you are on holiday with your pet.
- ✓ Up to £250 per policy period for any costs incurred following accidental damage to personal property caused directly by your pet.

What is not insured?

- ✗ Any pet not owned by you at your UK registered address on your Policy Schedule.
- ✗ 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, any breed crossed with these and any other breed or type deemed to be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991.
- ✗ Any pet being used for commercial breeding purposes, guarding, racing, coursing or beating or used in connection with any business, trade or profession.
- ✗ Any pet which has shown adverse behavioural or aggressive characteristics.
- ✗ Any pre-existing conditions.
- ✗ Any accident, injury or illness displaying clinical signs before the commencement date.
- ✗ Any illness that occurs within the first 14 days of the policy commencement date.
- ✗ Any accident that occurs within the first 24 hours of the policy commencement date.
- ✗ Any dental or gum treatment unless required as a result of an accident or injury to your pet. Any such treatment is limited to £1000
- ✗ Cosmetic, preventative, elective and routine treatments and/or examinations.
- ✗ Any standard excess as shown on your policy schedule.
- ✗ 15% co-payment towards each claim for veterinary fees if your pet is aged 8 years and over.

Are there any restrictions on cover?

- ! An annual limit of £20,000 applies for veterinary fees relating to accident or injury (£2,000 per condition).
- ! Death of your pet from injury or illness, or loss by theft or straying, if aged 8 years and over at the time of the loss.
- ! If your pet dies because of injury or illness you must notify us of the death within 30 days.
- ! In order to determine the price paid for your pet, you must provide, at your expense, proof of purchase.
- ! If your pet dies, at your own expense you must arrange for your vet to certify your pet's death.
- ! Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred.
- ! Any holiday costs where the holiday was booked less than 28 days before you leave.
- ! For overseas travel you must comply with the relevant rules, laws and/or legislation of your country of travel.
- ! Compensation or legal costs if the claimant is a person who lives with you, is a member of your immediate family or is employed by you.
- ! The Third Party Liability section of the policy provides cover for dogs only.
- ! Accidental damage costs if the personal property is owned by you, a member of your immediate family, a relative, employee, guest or other person who is responsible for or in control of your pet.

Where am I covered?

- ✓ This policy is valid in the UK at your home address.
- ✓ It also provides cover while you travel on holiday with your pet in European Union States and Territories up to a maximum holiday duration of no more than 30 days, made up of no more than 2 holidays in total per policy period.

What are my obligations?

- You are under a duty to take reasonable care in response to the questions and statements concerning this insurance.
- 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 notify us as soon as possible of any changes which may affect the cover provided and which have occurred since the cover started.
- During the policy period you must take care of your pet including arranging and paying for any treatment normally recommended by your vet to prevent or reduce the risk of illness or injury.
- You must keep your pet's vaccinations up to date, as recommended by your vet.
- In the event of a claim your fully completed claim form should be returned to us without undue delay and in any event within 90 days of the incident occurring or your renewal if sooner.
- If requested, the vet attending your pet or the usual or previous vet must, at your expense, provide all information about your pet, including its full medical history or its treatment as required.

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 there is no need for you to take further action, your policy will automatically continue at the end of the 12 month period, subject to policy terms and conditions. A further 12 equal monthly payments will be taken, reflecting the premiums stated within your renewal documentation. 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.

How do I cancel the contract?

You can cancel your policy by calling 0345 165 0928, writing to Ageas Pet Insurance, 2nd Floor, 5000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN or by e-mailing 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