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: Bronze

This document provides a summary of the key information relating to the Bronze 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 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 for veterinary treatment following an accident or injury.
- ✓ Third Party Liability (dogs only) up to £1,000,000 for any one or series of claims whereby your dog accidentally injures or kills someone or damages their property.

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 illness or any accident/injury relating to or caused by an illness.
- ✕ Any pre-existing conditions.
- ✕ Any accident or injury displaying clinical signs before the 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.
- ✕ 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?

- ! Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred.
- ! 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.

Where am I covered?

✓ This policy is valid in the UK at your home address.

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.
- 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.

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, 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.