

# PET INSURANCE

## Insurance Product Information Document

**Company:** Policy Excess Insure Ltd  
**Product:** Accident, Accident Illness

Policy Excess Insure Ltd is a trading name of Nova Direct - registered in England and Wales no: 294940 – registered office 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ and regulated by the Financial Conduct Authority no: 836031

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

### What is this type of insurance?

The policy provides cover for veterinary treatment throughout the life of your pet as long as the premiums are kept up to date.



#### What is insured?

- ✓ Vet's fees - treatment/complementary treatment following an injury, illness or condition.
- ✓ Death of pet.
- ✓ Cost of boarding your pet if you are hospitalised for at least 3 days.
- ✓ Cost of cancellation or curtailment of your holiday if within 14 days of departure your pet needs emergency life-saving surgery.
- ✓ Loss by theft or straying if not found within 28 days of being lost or stolen.
- ✓ Cost of advertising for the return of your pet and payment of a reward leading to its return.
- ✓ Accidental damage to another's personal property.

#### Optional Benefits:

- 24 hour lost and found service.
- Vet's fees, death, theft or straying whilst in Europe, quarantine expenses, replacement pet travel documents and repatriation of your pet's body or disposal in Europe.
- Euthanasia and cremation costs.
- 24 hour vet helpline.



#### What is not insured?

- ✗ Costs over the amount shown in your policy schedule.
- ✗ Injury, illness or condition which existed before the insurance began or reviews.
- ✗ Illness or condition which displayed clinical signs within 14 days of the start of your policy.
- ✗ Any condition excluded from cover. ✗ Costs not supported by a receipt or invoice.
- ✗ Death due illness where your pet is aged 8 years or over at the policy start or review date.
- ✗ Death occurring 365 days after an injury, illness or condition first displayed clinical signs.
- ✗ Theft of your pet which doesn't involve forcible and violent entry.
- ✗ Damage caused by your pet vomiting, defecating or urinating or whilst being left unattended.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling your dog with your permission or consent.
- ✗ Any pet that is known to have vicious tendencies or behavioural problems.
- ✗ We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:- influenza, notifiable disease, virus, bacteria, contagion, epidemic and/or pandemic.
- ✗ Policy excess.

- Premium waiver if you are hospitalised, sustain an accidental bodily injury, die or are unemployed.
- Telephone legal advice about your pet



#### there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Pets used in any trade, profession or business.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, wilful or criminal act.



#### Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except as where indicated above.



#### What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.

On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



#### When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



#### When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



#### How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.