

Pet Insurance

Insurance Product Information Document

Company: Policy Excess Insure Ltd

Product: Pet Insurance

Policy Excess Insure Ltd trading as Nova Direct (Financial Services Register No 836031). Policy Excess Insure Ltd is a company registered in England and Wales with company number 10706852, and registered address Market House, 25 Market Square, Leighton Buzzard, Bedfordshire, LU7 1EU

This document provides a summary of the key information relating to this Pet Insurance Policy. It should be read together with the Document of Insurance, Policy Schedule and Certificate of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This **Policy** is designed to help cover the costs of **Treatment** should **Your Pet** fall ill or suffer an **Accident**.



What is insured?

✓ Vet Fees

- **Treatment** and **Complementary Treatment** following an **Injury, Illness** or **Condition**.

- Any initial consultation and follow-up consultation(s), including specialist consultations such as neurology

- Up to £100.00 towards emergency, house-call or out of hours consultations

- Up to £50.00 for **Complementary Treatment**

- Cover for vet prescribed diet(s)

- Hospitalisation costs, including nursing care

- Medications costs

✓ **Death Of Pet** : up to £500.00 in the event Your Pets dies

✓ **Boarding Kennels** : if **Your Pet** is hospitalised for at least 3 days

✓ **Holiday Cancellation** : Cost of cancellation or curtailment of your holiday if within 14 days of departure **Your Pet** needs emergency life-saving surgery

✓ **Advertising** : if **Your Pet** is **Stolen** or goes missing, up to £250.00 for cover advertising costs for the **Pets** safe return

✓ **Accidental Damage** : if **Your Pet** damages someone else's personal property



What is not insured?

- ✗ Costs that exceed the **Indemnity Limit**, shown on **Your Policy**.
- ✗ **Injury, Illness** or **Condition** which existed before the **Start Date** of the **Policy**.
- ✗ **Injury, Illness** or **Condition** which displayed **Clinical Signs** within 14 days of the **Start Date** of the **Policy**
- ✗ Any **Condition** excluded for cover and noted on **Your Policy**.
- ✗ All policies exclude any, and all, costs relating to Cherry Eye
- ✗ Any costs which are not evidenced by a receipt or invoice for **Your Pet** in the **Policyholders** name, either jointly or solely
- ✗ Any **Diagnosis** costs
- ✗ Any costs related to dental treatment
- ✗ Damage caused by **Your Pet** vomiting, defecating or urinating, whilst being left unattended
- ✗ Death or Injury, loss or damage to property owned by **You** or any person handling **Your Pet** without **Your** permission
- ✗ Any **Pet** that is known to have vicious tendencies or behavioural problems
- ✗ **Pets** used in any trade, profession or business



Are there any restrictions on cover?

- ! Costs which are not covered under this **Policy** or exceed the limits outlined in the **Policy**
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, willful or criminal act.
- ! Vet Fees : Up to £55.00 for the initial consultation and £40.00 for every follow-up consultation
- ! Vet Fees : Up to £40.00 towards hospitalisation costs
- ! Vet Fees : Up to £50.00 towards **Complementary Treatment**
- ! Vet Fees : Up to £55.00 towards medication



Where am I covered?

- ✓ This **Policy** covers **Your Pet** in England, Scotland, Wales and Northern Ireland



What are my obligations?

- At the start of the **Policy** **You** must give complete and accurate answers to any questions **We** may ask **You**.
- Premiums must be paid on time.
- **You** must seek medical attention, advice or arrange an appointment for **Your Pet** with **Your Vet** within 2 days (48 hours) of noticing the **Injury, Illness** or **Condition**. Not doing so will impact **Your** claim.
- In the event of a claim, **You** are required to provide **Us** with supporting documentary evidence of **Your Pets Condition**.



When and how do I pay?

You pay **Your** premium as a one off payment each year. Payment can be made by debit/credit card



When does the cover start and end?

- The **Policy** is for 12 months with the **Period Of Cover** noted on **Your Policy Schedule**.
- The **Policy** is renewable each year.



How do I cancel the contract?

Following purchase **You** have 14 days in which to consider the cover provided. If the cover does not meet **Your** needs, **You** have the right to cancel the **Policy**. Please visit My Account (nova-direct.com/login) to request cancellation.

- There is a charge of £9.98 to cancel **Your Policy**. This is an administration charge and not a cancellation fee.
- The administration charge is payable regardless of time on cover
- There is no charge to opt out or stop renewal.
- If **You** cancel within 14 days from the day **You** purchased the **Policy** **You** will receive a full refund of the premium paid
- If **You** have made a claim, regardless of outcome, during this period there will be no refund - pro-rotta or otherwise.
- If **You** cancel after 14 days **You** will not receive any refund of premium.