Pet Insurance

Insurance Product Information Document

Company: U K Insurance Limited

Product: Advanced Pet Insurance Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you.Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that the veterinary needs of their pet for injuries and illness are met for ongoing treatment extending beyond 12 months.
This cover includes:

- Up to £8,000 limit per condition, includes dental illness up to £1,000 and Euthanasia covered up to £100, with no time limit to reach these amounts
- Complementary treatments and dental accidents as part of the overall policy limit
- Access to Pawsquad, a 24/7 advice service from a qualified vet

Once a pet starts having treatment for a medical condition under a policy it becomes a pre-existing condition. If you take out a new policy or change insurer in the future you should check whether cover for pre-existing conditions is provided.

What is insured?

✓ Access to Pawsquad, a 24/7 advice service from a qualified vet

✓ Up to £8,000 limit per condition includes Dental illness up to £1000 and Euthanasia cover up to £100

✓ No time limit on conditions (injury or illness)

✓ Cover for accidents and injuries

✓ Cover for illnesses

Vet fee limit includes:

✓ Up to your vet fee limit towards complementary treatment fees

✓ Up to £75 towards consultation fees for each separate visit to the vet as a result of a condition

✓ Up to £200 towards additional out of hours fees for each separate out of hours visit needed as a result of the condition

✓ Up to £40 per session towards hydrotherapy and physiotherapy fees

✓ Helplines – As well as the cover above and Pawsquad, your policy gives you access to three helplines: Find a Vet, Pet Bereavement Counselling and Legal Advice. These services are provided by our third party assistance partners. For details of how to contact any of these services please see your policy booklet

Optional covers, available at an additional cost

- 5 in 1 care package (the below cannot be selected individually). This optional cover meets the needs of those who wish to ensure that they are covered for:
  - Death from accidental injury or illness – the purchase price of your pet up to £1,500
  - Advertising costs up to £1,000 including reward costs up to £500 to help get your pet back

What is not insured?

✗ Any claims in connection with or arising from any pre-existing condition or any claim for a recurring condition that's in any way connected to a pre-existing condition unless fully declared and accepted as covered in writing

✗ Any treatment or complementary treatment your pet has during a period of insurance if we haven't received the agreed premium for that period of insurance or that arise after a period of insurance where the premium hasn't been paid

✗ Claims for or in connection with any illness or disease, or recurrence of illness or disease, arising during the first 14 days of the pet being covered

✗ No cover is provided if the policy is no longer in force

✗ Preventative, non-essential or routine treatment or any treatment that as a pet owner you would expect to pay for

✗ Any treatment to do with pregnancy or giving birth

✗ Any food

✗ Any costs arising as a result of your dog being left unattended in a public place at any time

Continued overleaf

What is insured?

- Loss of pet from theft or straying up to £1,500
- Boarding fees if you have to stay in hospital up to £1,000
- Holiday cancellation up to £5,000 if your pet requires emergency life saving treatment or goes missing

- Third Party Liability (dogs only). This optional cover meets the needs of those who wish to ensure that they are covered if their dog injures someone or causes damage to property. Costs covered up to £2,500,000
- Overseas Travel cover. This optional cover meets the needs of those who wish to ensure that they are covered for journeys to countries included in the UK Government's Pet Travel Scheme. Cover includes:
  - Quarantine costs up to £1,500
  - Loss of pet travel documents up to £250
  - Repeat tapeworm treatment – reasonable costs
  - Emergency expenses abroad up to £300
  - Euthanasia abroad up to £200

Are there any restrictions on cover?

! An excess may be payable when you claim and could differ for each separate condition and type of animal

! Any claim for death from illness for pets aged 11 years and older

! Any reward to a member of your family or anyone living with you

! Any fees that exceed the specified policy limits

! More than 15 sessions of hydrotherapy or physiotherapy per condition

Where am I covered?

✓ Cover is for the UK only – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands

Optional covers, available at an additional cost

- If you purchase Overseas Travel cover you can take your pet overseas to a country in the UK Government's Pet Travel Scheme

What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need

When and how do I pay?

The premium is only payable by monthly Direct Debit. The payment date can be selected by you.

When does the cover start and end?

Your cover will start on the date you have selected and will be reviewed 12 months later with any changes to your policy or premium being made at this time. The premium is likely to increase as your pet gets older. If you fail to make a payment, your cover will end and no further claim payments for new or ongoing claims will be made.

How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.

If you do cancel, your cover will end and no further claim payments for new or ongoing claims will be made.

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