

# 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.

Products: Time Limited 2000 and Time Limited 5000

This document provides a summary of the key information relating to both the Time Limited 2000 and Time Limited 5000 pet insurance policies and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full specific terms and conditions that apply to your chosen policy.

### 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 £5,000 per condition, with a 12 month time limit to claim, from the date the condition was first treated by you or your vet.
- ✓ Dental treatment as a result of an accident.
- ✓ 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.
- ✓ 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 £1,000 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 costs, which leads to getting your pet back.
- ✓ Boarding kennel/cattery fees up to £1,000 should you or a residing family member be hospitalised for more than 72 consecutive hours during the policy 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 cover up to 364 days per period of insurance.
- ✓ Cremation/burial costs up to £100.



#### What is not insured?

- ✗ Any pet not owned by you at your UK, Isle of Man or Channel Islands 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.
- ✗ Pre-existing conditions (whether diagnosed or undiagnosed) that have received treatment or have shown signs or symptoms before your policy started.
- ✗ 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 or injury that occurs within the first 48 hours of the policy commencement date.
- ✗ Cosmetic, preventative, elective and routine treatments and/or examinations.
- ✗ Any fixed excess or additional co-insurance excess as shown on your policy schedule.
- ✗ The fixed excess is applicable on a per condition, per policy year basis. If your pet is ever referred to another vet, the fixed excess will be applied a second time.
- ✗ Dental treatment as a result of an illness.
- ✗ Any costs for the unexpected quarantine of your pet.



#### Are there any restrictions on cover?

- ! Death of your pet from illness and cremation/burial cover stops when your pet turns 7 years of age.
- ! 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 cancellation/curtailment costs where the holiday was booked less than 28 days before you leave.
- ! For overseas travel, you must comply with the Pet Travel Scheme (PETS).
- ! For third party liability claims, compensation or legal costs are not covered, if the claimant is a person who lives with you, is a member of your immediate family or is employed by you.
- ! Complementary treatment cover is limited and up to £750 per condition.
- ! Cruciate ligament treatment is limited and up to £1,500 per leg.
- ! Costs associated to CT/MRI scans are limited and up to £1,500.
- ! If your pet is a select breed, the minimum fixed excess you will have to pay for veterinary treatment is £200 (your policy schedule will show if this applies to your pet).



## Where am I covered?

- ✓ This Policy is valid in the UK and includes cover while you travel on holiday with Your Pet in the UK and Republic of Ireland for up to 30 days in each Period of insurance.
- ✓ This policy is valid in the UK, Channel Islands and the Isle of Man. It also provides cover while you travel on holiday with your pet in the European Union States and Territories included in the Government's Pet Travel Scheme (PETS) up to a maximum holiday duration of no more than 364 days.



## What are my obligations?

- You are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of your knowledge.
- You must ensure premiums are paid on time.
- You must provide proper care and attention to your pet at all times, take your pet for regular annual check-ups and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must contact us as soon as you become aware of any circumstances that could result in a claim.
- Any claim notification must be made within 180 days following any incident or the discovery of any loss, which may lead to a claim under this policy. Failure to do so may result in your claim not being settled.
- You agree that any vet that has treated your pet has your permission to release any information that we might request concerning your insurance. Any charge for the release of this information will be your responsibility.



## 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 would rather we do not automatically renew your policy, please call us on 0333 234 0623 or email us [customerqueries@insurancefactory.co.uk](mailto:customerqueries@insurancefactory.co.uk).

If you pay by debit or credit card, your policy will not automatically renew. You need to contact us to make payment before the renewal date.



## How do I cancel the contract?

You have 14 days from the commencement date within which you can cancel the policy by contacting us at the contact details given below. Providing no claims have been made you shall receive a refund of any premium you have paid. If you wish to cancel your policy at any other time, a pro-rata charge will be made.

If you cancel your policy before the renewal date and have made a successful claim, the remaining of the years' premium becomes due. This is not applicable if the only claim you have made in the policy year is for the death benefit.

You can cancel by contacting our Customer Service Department on 0333 234 0623 or email [cancellations@insurancefactory.co.uk](mailto:cancellations@insurancefactory.co.uk)