

Pet Insurance

Insurance Product Information Document

Company: Buddies Enterprises Limited

Product: Complimentary One Month policy

IMPORTANT. This document does not contain the full terms, conditions, limitations and exclusions of the policy, which you can find in the Policy Booklet and your Policy Schedule.

What is this type of insurance?

Pet Insurance can provide cover for many of the unexpected financial costs of owning a pet. However, its main purpose is to pay for unexpected vet bills and therefore it will only pay for the treatment of illnesses that started, or accidents that happened, after you took out the policy. Pet insurance will not pay for expected costs of pet ownership such as preventative treatment.



What is insured?

- ✓ Veterinary fees for an accident or illness occurring to your pet. Cover of up to a maximum of £4,000 per period of insurance. This limit includes £500 per period of insurance for alternative and complementary medicine including a maximum of 10 hydrotherapy sessions.
- ✓ Loss of your pet due to death by accident, illness, theft or straying. Cover of up to the purchase price to a maximum of £1,500.
- ✓ Reimbursement of advertising fees and reward costs in the event that your pet is stolen or goes missing. Cover of up to a maximum of £1,500 subject to proof of purchase.
- ✓ Holiday cancellation up to £1,500 per policy period if you (as the policyholder) have to cancel your holiday in the event that your pet requires lifesaving surgery within seven days of departure.
- ✓ Access to a find a vet and pet minder help line.



What is not insured?

- ✗ Any excess, which is the amount you will need to pay towards a claim. Your policy documents will outline where these apply.
- ✗ Claims for any treatment received after the policy has expired or the maximum benefit has been reached.
- ✗ Pre-existing conditions or illness.
- ✗ The cost of dentistry unless the result of an accident.
- ✗ Costs arising from preventative and elective treatments, routine examinations, vaccinations, spaying, castration, pregnancy or giving birth.
- ✗ Fees for unapproved alternative and complementary medicines.
- ✗ Cover for Holiday Cancellation Costs is excluded if related to any pre-existing or foreseeable condition or disease likely to necessitate emergency life saving surgery. Any cost or expenditure for a holiday booked less than 28 days prior to departure is also excluded from cover.
- ✗ Any animal that is, or is crossed with an American Bulldog, Cane Corso, Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro, Perro De Presa Canario, Czechoslovakian Wolfdog, Saarloos Woolfhound/Wolfdog, any wolf hybrid, or any animal registered under the UK government's Dangerous Dogs Act 1991 or any subsequent amendment.
- ✗ Claims for the treatment of distemper, hepatitis, leptospirosis and parvovirus.



Are there any restrictions on cover?

- ! Cover stops in respect of Death from Illness once your dog is 1 year or over.



Where am I covered?

- ✓ You are covered within the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ Cover also extends under the Pet Travel Scheme (PETS) to any European Union member country.



What are my obligations?

You must provide full and accurate information to the questions we ask during your application and tell us if any of this information changes during the period of insurance.

- You must not commit fraud.
- You must provide proper care and attention at all times for your pet.
- You must make sure that your pet has the required vaccinations at the appropriate time, initial and booster vaccinations against distemper, hepatitis, leptospirosis and parvovirus or as advised by a vet. All vaccinations must be administered under veterinary supervision.
- You must comply with the requirements of the PETS Travel Scheme if you take your pet abroad.
- In the event of a claim, you must tell us as soon as reasonably possible and give us full details.
- You must be the owner and the keeper of the pet.

(Continues...)



When does the cover start and end?

Your policy provides one month cover.

The date your policy will start and end will be confirmed in your Policy Schedule.



How do I cancel the contract?

You can cancel this policy at any time by writing, emailing or calling us.

If you require further information, please telephone us on 0800 298 7889 or email admin@buddies.co.uk. Calls may be recorded or monitored.

EASIER TO READ INFORMATION

Please call us if you are visually impaired and would like this document in Braille, large print or audio tape or CD.