

# Pet Insurance

## Insurance Product Information Document

Company: Buddies Enterprises Limited

Product: Premier Plus policy

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**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 £7,000 per period of insurance. This limit includes £500 per period of insurance for alternative and complementary medicine including a maximum of 10 hydrotherapy sessions.
- ✓ Third party liability cover in the event that someone is injured, killed or property damaged as a result of an incident involving your pet, for which you are legally liable. This benefit only applies to dogs. Cover of up to a maximum of £2m.
- ✓ Loss of your pet due to death by accident, illness, theft or straying. Cover of up to the purchase price to a maximum of £1,000.
- ✓ 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.
- ✓ Boarding kennel or cattery fees in a licensed establishment in the event that you are hospitalised for a period exceeding four days. Cover of up to a maximum £1,500.
- ✓ 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.
- ✗ Claims for illness occurring within 14 days of inception and accidents occurring within the first 72 hours of inception, unless you have held the same insurance before with no gap in cover.
- ✗ 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.
- ✗ Third party compensation payments to members of your family or persons permanently residing with you, or any person employed by you.
- ✗ Third party compensation payments for incidents occurring outside any European Union member of the Pet Travel Scheme (PETS).
- ✗ Cover for Boarding and Kennel Fees if related to any medical condition known at the time of inception of the policy that is likely to result in your hospitalisation or as a result of pregnancy, suicide, alcohol/drug abuse or self harm.
- ✗ 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 Prensa 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.



#### Are there any restrictions on cover?

- ! Cover stops in respect of Death from Illness once your dog is 9 or your cat is 11, or if your dog is a designated breed (see your Policy Booklet for a full list), it is 5.
- ! Cover for any claim arising out of the worrying of livestock.
- ! Claims arising outside the territorial limits of the UK, Northern Ireland, Isle of Man, Channel Islands and EU members states that qualify under the PETS Travel Scheme (PETS).
- ! Overseas cover claims for a period of time over 6 months



#### 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, for up to 6 months in total each year.



#### 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 in the case of dogs, against feline infectious enteritis, feline leukaemia and feline influenza in the case of cats 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. In the event of a Third Party Claim, you must not negotiate, admit fault or make any offer, promise or payment without our written consent.
- You must be the owner and the keeper of the pet.



#### When and how do I pay?

You can choose to pay the premium by either:

- Monthly Direct Debit;
- Credit or Debit card.

If you pay by annual Direct Debit or Credit or Debit card, we will collect the premium at the policy start date. If you pay by monthly Direct Debit, we will confirm when payments will be taken.



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

Your policy will begin from the day you have requested cover to start and will continue for a minimum of 12 months. This is an annually renewable policy.

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



#### How do I cancel the contract?

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

- If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund you for the period of unused cover.
- If you decide that you do not want this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you.
- If you have made a claim, or there has been any incident likely to give rise to a claim during the period of insurance then you will have to pay the full annual premium, so you will not receive a refund.

If you require further information, please telephone us on 0800 298 7889 or email [admin@buddies.co.uk](mailto:admin@buddies.co.uk). Calls may be recorded or monitored. Call charges will vary.

#### 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.