

# Pet Insurance

## Insurance Product Information Document

Company: **Agria Försäkring**

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Product: **Kennel Club Lifetime Lite Dog Insurance**

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This is a lifetime pet insurance policy which provides cover for the cost of your dog's veterinary treatment for illnesses and injuries.



#### What is insured?

##### ✓ Veterinary Fees up to £4,000

Cover is provided for veterinary treatment your dog receives for an illness or injury.

##### ✓ Advertising and Reward up to £1,000 (includes up to £250 for a reward)

Advertising costs to recover your dog if it is lost or stolen, including the cost of a reward.

##### ✓ Travel and Accommodation up to £300

The cost of travel and accommodation expenses if your usual vet refers your dog to another vet.

**The following are optional sections that are only covered if you choose them.**

##### Death from Illness or Injury up to £1,500

The purchase price of your dog if it dies or has to be put to sleep by a vet as a result of an illness or injury.

##### Theft or Straying up to £1,500

Your dog's purchase price if it is lost or stolen and is not recovered within 45 days.

##### Breeding Cover

Fertility Examination, Pregnancy, Giving Birth and Veterinary Fees for Puppies up to a combined amount of £1,000. Death from Pregnancy and Giving Birth up to £1,500.

- The cost of fertility examinations and treatment costs for complications of pregnancy and giving birth.
- Your dog's purchase price if it dies as a result of complications of pregnancy or giving birth.
- The cost of veterinary treatment your female dog's puppies receive for an illness or injury.

##### Boarding Fees or Daily Minding up to £1,000

The cost to board your dog at a licensed boarding kennel or for someone to look after your dog, if you or a member of your immediate family have to go into hospital for three or more consecutive days, and up to 14 days after discharge if you are still unable to care for your dog.

##### Holiday Cancellation up to £1,000

The cost of travel and accommodation expenses you lose if your dog needs emergency lifesaving veterinary treatment while you are on holiday or in the 7 days before it starts.

##### Overseas Travel

Cover while you are on holiday with your dog in a member country of the PETS Travel Scheme:

- for quarantine costs up to £2,000,
- repeat worming treatment costs up to £250,
- replacement animal travel certificate or Pet Passport up to £250; and,
- emergency expenses up to £500.



#### What is not insured?

- ✗ Any dog under the age of 8 weeks at the start of your policy.
- ✗ Preventative veterinary treatment.
- ✗ Veterinary treatment you choose to have carried out that does not treat an illness or injury.
- ✗ Illnesses that dogs are usually vaccinated against if your dog has not been vaccinated.
- ✗ Anything that occurs outside of the UK or the member countries of the PETS Travel Scheme (if overseas cover included).
- ✗ Pre-existing conditions: Illnesses and injuries that first showed signs before your policy started.
- ✗ Illnesses and injuries that happened before your policy started which are the same as illnesses and injuries your dog has during your policy. These include disorders that your dog can have in different ears, eyes, front legs and paws, back legs and paws, shoulders, elbows, hips, knees and cruciate ligaments.
- ✗ The use of your dog for guarding, security or racing.
- ✗ Any dog which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or any amendments, except for an XL Bully or XL Bully type dog with a valid exemption certificate issued by DEFRA.
- ✗ War, terrorism, revolution and similar events, nuclear and radioactive contamination.



#### Are there any restrictions on cover?

- ! Costs for and resulting from an Illness in the first 10 days of your policy (this applies only when you first purchase your policy and does not apply if you renew your policy with us).
- ! • Complementary treatment to a maximum of £1,000.
- Cover to a maximum of £750 for treatment for behavioural disorders.
- 50% of the cost of a clinical diet to a maximum of £250.
- The cost of Platelet Rich Plasma therapies to a maximum of £750.
- The cost of Stem Cell Therapy to a maximum of £1,500.
- ! The cost of cremation, burial and a house visit by a vet to put your dog to sleep to a maximum of £150.
- ! Any costs under Breeding Cover within 12 weeks of the start of this section.
- ! Death from Pregnancy and Giving Birth under Breeding Cover is only included if you have also chosen the Death and Theft or Straying option.
- ! Cover for dental or gum illness if your dog has not had a dental health check in the 15 months prior to the illness being noted and had any veterinary treatment recommended by the vet carried out within 12 months of the recommendation.
- ! The maximum age for death from an illness as shown on your Schedule of Insurance.



## Where am I covered?

- ✓ This policy is valid in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If Overseas Travel cover is added:

**Veterinary Fees:** Cover is extended to include any country or territory that is part of the PETS Travel Scheme. Cover is provided for up to 120 days in each period of insurance.



## What are my obligations?

- You must answer any questions truthfully, honestly and to the best of your knowledge.
- You must tell us if at any time during this insurance:
  - o You move from the address you gave us.
  - o You do not own the dog insured any more or you become a joint owner.
  - o The dog does not live at the same address as you.
- You are required to pay the amount of the Fixed Excess and Percentage Excess, as specified on your Schedule of Insurance:
  - o **Fixed Excess** – This is applied once per period of insurance to each separate illness or injury your dog receives veterinary treatment for. This means that if your dog suffers from one or more illnesses or injuries in the same period of insurance, you must pay a fixed excess for each individual illness or injury. Also, if the veterinary treatment your dog receives carries over into the next period of insurance (i.e. the veterinary treatment continues after the renewal of this policy), then you will need to pay the fixed excess amount(s) again.
  - o **Percentage Excess** – This is calculated after the fixed excess has been deducted and is applied to all claims.
  - o Neither the Fixed Excess or Percentage Excess can be reduced and they can only be increased at the renewal of your policy.
- You must keep your premium payments up to date.
- If you move address during the policy year you are required to pay any additional premium that may become due.
- This is an annual contract of insurance and you are required to pay the full premium for the period of insurance, however, cancellation rights apply.
- You must give us all reasonable information that we ask for in connection with a claim, be available for interviews and cooperate with us or anyone acting for us.
- You must submit your claim by the end of the period of insurance or within 6 months of the first treatment date, whichever is later.
- You must keep your dog in accordance with the Animal Welfare Act (2006), or the equivalent legislation that applies to your country of residence. You must also take all reasonable precautions to maintain your dog's health, prevent the loss or theft of your dog and prevent injury or illness to your dog.



## When and how do I pay?

You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by direct debit, debit card or credit card.



## When does the cover start and end?

The policy covers you for a period of 12 months and the effective dates are detailed on your Schedule of Insurance.



## How do I cancel the contract?

You can cancel the contract (conditions will apply) by contacting our Customer Service Centre by telephone (03330 30 83 96), email (info@kcinsurance.co.uk) or writing to us (Kennel Club Pet Insurance, PO Box 506, Manchester, M28 8EN).