

# Pet Insurance

## Insurance Product Information Document

Company: **Agria Försäkring**

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Product: **Kennel Club Pet Insurance Free Cover**

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 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 £5,000**  
Cover is provided for veterinary treatment your dog receives for an illness or injury.
- ✓ **Death from Illness or Injury up to £2,500**  
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.
- ✓ **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.



#### 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.
- ✗ 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 eyes, ears, front and back legs and feet, knees, hips, shoulders and elbows.
- ✗ Dental illnesses, under/overshot jaws, crowns and root canal procedures.
- ✗ Anything that results from your profession, your occupation, any business and any racing.
- ✗ Any dog which should be registered under the Dangerous Dogs Act 1991 and 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 the Department for Environment, Food and Rural Affairs (DEFRA).
- ✗ War, terrorism, revolution and similar events, nuclear and radioactive contamination.



#### Are there any restrictions on cover?

- ! Complementary treatment to a maximum of £750.
- ! Cover to a maximum of £250 for treatment for behavioural disorders.
- ! 50% of the cost of a clinical diet to a maximum of £250.



## Where am I covered?

- ✓ This policy is valid in the United Kingdom, the Channel Islands and the Isle of Man.



## 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 provided to 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 to each separate illness and injury your dog receives veterinary treatment for. This means that if your dog suffers from one or more illness or injury, then you must pay a fixed excess for each illness or injury.
  - o **Percentage Excess** – This is calculated after the fixed excess has been deducted and is applied to all claims.
- 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 within 3 months of the expiry of your policy.
- You must take all reasonable precautions to maintain your dog's health and prevent the loss or theft of your dog.



## When and how do I pay?

This is a free policy so there is no premium due.



## When does the cover start and end?

The policy covers you for a period of 35 days 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](mailto:info@kcinsurance.co.uk)) or writing to us (Kennel Club Pet Insurance, PO Box 506, Manchester, M28 8EN).