

Pet Insurance Product

Insurance Product Information Document

Accident Only Policy

Casualty & General Insurance Company (Europe) Ltd is regulated in Gibraltar under company number: 89400 with a registered address at Suite 3A, Centre plaza, 2 Horse Barrack Lane, Main Street, Gibraltar.

Casualty & General Insurance Company (Europe) Ltd is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage 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 Insurance?

This insurance is a pet insurance product. Pet insurance is like health insurance but for your pet and primarily helps cover veterinary treatment to keep your pet healthy, along with additional benefits such as theft or straying and Third Party Liability. Our pet insurance product is designed for dogs and cats.



What is insured?

Accident Only

Under **Our Accident Only Policy – Vet fees** including **Complimentary Therapy**, **You** can claim per **Condition**, up to the up to the **Benefit Limit** of £1,000 for a maximum period of 12 months from the date the first **Symptom** and/or **Clinical Sign** was noticed, or **Treatment** started, whichever happens first (less the applicable **Excess**) for **Accidental Injury**.

Once the 12 months has passed, or the **Benefit Limit** has been reached no further cover will be provided for that **Condition**, even for future renewals. There is no limit as to the number of **Conditions** **You** can claim for, however as stated cover for a **Condition** will cease once the 12 months has passed, or the **Benefit Limit** has been reached, which happens first. This Policy only covers **Accidental Injury**.

- ✓ **Vet fees** resulting from **Accidental Injury** Only, including **Complimentary Therapy**.



What is not insured?

- ✗ Any amount more than the **Benefit Limit** as shown on the **Schedule**;
- ✗ The **Excess** as stated in **Your Schedule**;
- ✗ The Co-Payment of 15%, if applicable and as stated in **Your Schedule**;
- ✗ Any claim for **Illness**;
- ✗ Any claim made within, or relating to the applicable **Waiting Period**;
- ✗ Any claim for **Accidental Injury** that relates to a **Pre-existing Condition**;
- ✗ Any claim for **Accidental Injury** that showed **Clinical Signs** or **Symptoms** before **Your Policy Start Date** or within the **Waiting Period**;
- ✗ Any claims for cruciate ligament;
- ✗ Any claim which is as a result of an **Associated Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**.
- ✗ Any claim which is as a result of a **Bilateral Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**.
- ✗ Any **Dental** and **Oral Treatment** that is not due to an **Accidental Injury**;
- ✗ Any claim for cosmetic, elective, or routine **Treatment** or any **Treatment** which is preventive and not treating an **Accidental Injury**;
- ✗ Any claim relating to **Behavioural Issues**. The costs for any diagnosis and investigations into the cause of **Behavioural Issues** are also excluded;
- ✗ Any costs for food, vitamins or supplements, whether or not prescribed by **Your Vet**;
- ✗ Any claims resulting from **Your** pet being medically overweight or underweight and this results in **Your** pet needing **Treatment** as a result of not being the recommended medical weight for its age, breed type and sex as recommended by an independent **Vet**;
- ✗ Any claim for prosthesis except for hip and elbow replacement;
- ✗ Any claim if **Treatment** costs are not supported by an original invoice from **Your Vet**;
- ✗ Any out of hours **Vet Fees**, except where this is life saving for **Your** pet;
- ✗ Any costs relating to having **Your** pet put to sleep (euthanised);
- ✗ Any costs relating to the cremation, burial or disposal of **Your** pet's remains;
- ✗ Any costs for **Treatment** incurred after the **Policy End Date** as shown on **Your Schedule**;
- ✗ Any costs or claims if **Your Policy** is cancelled, lapsed or expired or after the **End Date**;
- ✗ Any costs if **You** do not contact **Us** within 90 days of the **Treatment** occurring.
- ✗ Any miscellaneous costs that do not directly relate to the **Treatment** of an **Accidental Injury**, including but not limited to single use items, non-medical items, cleaning supplies and other such costs that a **Vet** may charge but are not directly related to the actual **Treatment** of **Your Pet**;
- ✗ Any claim resulting from **Your** pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.



Are there any restrictions on cover?

- ! This insurance only provides cover for pets that are cats or dogs.
- ! **Your** pet is not named on the Excluded Breeds list detailed in **Your Policy** wording.
- ! **Your** pet resides with **You** in the **UK** and **You** are the owner and keeper.
- ! Any dogs used for guarding, racing, coursing or “beating” whether for business or recreational purposes are excluded from **Our Policy**.
- ! Any claim where a misrepresentation has been made by **You** at the **Start Date** of **Your Policy** and that misrepresentation is relevant to the claim.
- ! **You** must be over 18 years of age.



Where am I covered?

- ✓ This **Policy** provides cover for **UK** residents in the **United Kingdom** only.



What are my obligations?

It is important **You** check that this **Policy** meets your needs and **You** make sure the information **You** have given us is correct. **You** must tell **Us** if this information is wrong, or if it changes. Failure to provide accurate and complete information to the best of **Your** knowledge may result in increased premiums, refusal of a claim or **Your Policy** being cancelled, and may affect **Your** ability to gain insurance from other insurers.

Consumer Insurance (Disclosure and Representations) Act 2012 & The Insurance Act 2015 - **You** are required by the provisions of the above Acts to take care to supply accurate and complete answers to all the questions **You** were asked at the time of insuring with **Us**. Please **Your Policy** wording for further details.

For cover to be in place **You** must pay the agreed premium as shown on **Your Schedule**.

In the event of a claim **You** must notify **Us** as soon as possible and provide all the information requested by the claims handler.



When and how do I pay?

This is an annual **Policy**; **You** can pay **Your** premium as a one off payment annually or in monthly instalments. Payment can be made by direct debit or debit/credit card.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on **Your Policy Schedule**.



How do I cancel the contract?

If **You** choose to cancel **Your** insurance, simply notify Perfect Pet at info@PerfectPetInsurance.co.uk or call 01992 667330.

Our Accident Only Product

Our Accident Only Product only provides cover for **Accidental Injury**. No other coverage is available under this **Product**. Please be aware that any claims relating to **Illness** are excluded under this **Policy**.

In addition, **Our Accident Only Product** is a type of **Policy** often referred to as a “Time Limited” policy.

This means that **You** can claim per **Condition** for **Accidental Injury** up to the **Benefit Limit** as shown on **Your Schedule** for a maximum period of 12 months from the date the first **Symptom** and/or **Clinical Sign** was noticed, or **Treatment** started, whichever happens first in respect of **Accidental Injury**.

Once the 12 months has passed, or the **Benefit Limit** has been reached no further cover will be provided for that **Condition**, even for future renewals. There is no limit as to the number of **Conditions** **You** can claim for, however as stated cover for a **Condition** will cease once the 12 months has passed, or the **Benefit Limit** has been reached, which happens first.

Your Policy at all times remains an annual contract. This means **We** are not under an obligation to offer **You** a renewal; and in the event **We** do offer **You** a renewal, **Your Premium** can change, along with the **Policy** terms and conditions, which can be altered at renewal. **You** are not under an obligation to renew **Your Policy**.