

Pet Insurance Product

Insurance Product Information Document

Essential and Essential Extra 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?

Essential

Under **Our Essential 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**).

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. Third Party Liability up to £1,000,000

Death from **Accidental Injury** or **Illness** up to £250

Overseas Holiday Cover – Veterinary Fees up to £250

Holiday cancellation up to £250

Theft and straying up to £250

Advertising and reward up to £250

Please see policy wording for full details of all exclusions

Essential Extra

Under **Our Essential Extra Policy – Vet fees** including **Complimentary Therapy**, **You** can claim per **Condition** up to the up to the **Benefit Limit** of £2,500 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**).

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.

Third Party Liability up to £1,500,000

Death from **Illness/ Accidental Injury** up to £500

Overseas Holiday Cover – Veterinary Fees up to £500

Holiday cancellation up to £500

Theft and straying up to £500

Advertising and reward up to £500



What is not insured?

- ✗ Any amount that is more than the **Benefit Limit** as shown in **Your Schedule**;
- ✗ Any amount shown as the **Excess** on the schedule. This relates to all sections of cover;
- ✗ The co-payment of 15% for dogs over 8 years of age and cats over 10 years of age;
- ✗ Any claim made within, or relating to the applicable **Waiting Period**;
- ✗ Any claim for **Illness** or **Accidental Injury** that relates to a **Pre-existing Condition**;
- ✗ Any claim for **Illness** or **Accidental Injury** that showed **Clinical Signs** or **Symptoms** before **Your Policy Start Date** or within the **Waiting Period**;
- ✗ Any claims for cruciate ligament that occur within the first 14 days of the **Policy Start Date**;
- ✗ Any claim for cruciate ligament that showed any **Clinical Signs** or **Symptoms** prior to the **Policy Start Date**;
- ✗ 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 claim which is as a result of a **Lump** and **We** consider it to be an **Associated 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 **Dental** and **Oral Treatment** relating to cosmetic dentistry, routine cleaning and descaling;
- ✗ Any **Dental** and **Oral Treatment** for root canal surgery;
- ✗ Any **Dental** and **Oral Treatment** relating to tumours, cleft palette and over/under shot jaw;
- ✗ Any **Dental** and **Oral Treatment** related to Illness;
- ✗ Any **Dental** and **Oral Treatment** related to or caused by a Slab Fracture, where the underlying state of **Your Pet's** teeth has exacerbated the resulting Injury;
- ✗ Any claim for cosmetic, elective, or routine Treatment or any Treatment which is preventive and not treating an Illness or Accidental Injury – Please see policy wording for full details; Any claim for routine examinations which includes vaccinations, grooming, spaying or neutering, breeding, pregnancy and giving birth;
- ✗ **Illnesses** that **Your** pet should be vaccinated against;
- ✗ Any cost for food, which includes any food prescribed by **Your** Vet or vitamins and mineral supplements

Please see policy wording for full details of all exclusions



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 Elite and Elite Extra Products

Our Elite Products are often referred to as “Reinstatement” policies. With **Our Elite Products** **You** can claim per **Condition** up to the **Benefit Limit** in each and every **Policy Period of Insurance**. Every time **We** offer **You** a renewal and **You** accept to renew **Your Policy**, and pay the renewal **Premium**, the **Benefit Limit** for each **Condition** renews, no matter how many times **You** have made a claim for a **Condition**. Furthermore, there is no limit to the number of **Conditions** **You** can claim for provided **Your Policy** remains in force.

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**.