

Pet Insurance Product

Insurance Product Information Document

Third Party Liability 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?

Third Party Liability Only

- ✓ Third party liability up to £1,000,000 per claim with £1m the aggregate.



What is not insured?

- ✗ Any Claim if **Your** pet is not a Dog
- ✗ Any amount greater than the **Benefit Limit** as shown in Your Schedule;
- ✗ The Excess, as shown in **Your Schedule**;
- ✗ Any claim made within, or relating to, the **Waiting Period**;
- ✗ Any claim if the claimant is **You**, a member of **Your Family**, household and/ or employee;
- ✗ Any costs relating to criminal proceedings against **You**;
- ✗ Any claims relating to **You**, **Your Family** or anyone looking after **Your** dog with **Your** permission;
- ✗ Any claims relating to **Your** occupation, profession or business;
- ✗ Any claim which has arisen at **Your** place of work, occupation, profession or business;
- ✗ Any claim if **Your** dog is kept or lives on premises which sells or supplies alcohol.
- ✗ Any claim where liability has been accepted by **You** or **Your Family** without **Our** involvement or approval unless the liability would exist without that agreement;
- ✗ Any claim where the liability is covered by any other insurance 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.
- ✗ Any claim where **We** discover that **Your** dog has previously shown signs of **Aggression** and **You** did not advise Us;
- ✗ Any claim where there has been a change to **Your** dog's normal behaviour and **Your** dog has started showing signs of **Aggression** and **You** did not advise **Us**;
- ✗ Any claim where the advice from a breeder, animal rehoming centre, **Vet** or pet behaviourist has not been followed in respect of **Your** pet;
- ✗ Any claim as a result of **Your** pet's interaction with other animals or worrying livestock;
- ✗ Any claim if the incident happens in a place where dogs are specifically prohibited from being in;
- ✗ Any claim resulting from illegal activity including but not limited to poaching or dog fighting;
- ✗ Any claims where no legal liability is established;
- ✗ Any fines, compensation and prosecution costs following **Your** prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 or the Dangerous Dogs (Northern Ireland) Order 1991;
- ✗ 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 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 Third Party Only Product

Our Third Party Liability Only Product only provides cover for Third Party Liability for Dogs only. No other coverage is provided under this **Policy**.

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**.