

# Pet Insurance

## Insurance Product Information Document

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB.

Our Home Insurance is underwritten by Fairmead Insurance Limited (renamed from Legal & General Insurance Limited), part of the Liverpool Victoria General Insurance Group.

**Company: Fairmead Insurance Limited**

**Product: Lifetime £2,000**

**IMPORTANT. This document does not contain the full terms, conditions, limitations and exclusions of the policy, which you can find in the Policy Booklet and your Policy Schedule.**

### What is this type of insurance?

Lifetime Pet Insurance will continue to provide cover for any insured conditions your pet may develop so long as the policy is still in force with us. It provides cover for new conditions or accidents over the course of your pet's whole lifetime.

Pet Insurance can provide cover for many of the unexpected financial costs of owning a pet. However, its main purpose is to pay for unexpected vet bills and therefore it will only pay for the treatment of illnesses that started, or accidents that happened, after you took out the policy. Pet insurance will not pay for expected costs of pet ownership such as preventative treatment.



#### What is insured?

- ✓ Veterinary fees up to £2,000 per condition per period of insurance. This cover includes individual limits for Cruciate Ligament, CT/MRI Scans, Complementary Medicine and Special Diet all of which can be found in your Policy Wording.
- ✓ Third party legal liability (dogs only) up to £1,000,000 per claim, where property is damaged accidentally or someone is accidentally killed, injured or becomes ill as a result of an incident occurring within any member country or state of the European Union where legal liability is established.
- ✓ Death of your pet up to the purchase price or the maximum benefit limit of £1,500 if your pet dies or is euthanised for humane reasons because of accident or illness.
- ✓ Funeral and cremation costs up to £300 if your pet dies or is euthanised for humane reasons because of accident or illness.
- ✓ Loss by theft and straying up to £1,500 if your pet is lost or stolen and is not found within 45 days.
- ✓ Up to £750 reimbursement to cover the cost for advertising and reward which leads to getting your pet back.
- ✓ Boarding fees up to £1,500 per claim should you be hospitalised for more than 4 consecutive days.
- ✓ Overseas travel up to £2,000 for emergency veterinary treatment following an accident, injury or illness whilst on holiday in a designated PETS country.
- ✓ Holiday cancellation up to £1,500 per policy period if you (as the policyholder) cancel your holiday within 14 days of departure or come home early because your pet needs lifesaving treatment or surgery.
- ✓ Pet holiday delay covers you (as the policyholder) up to £750 per policy period if your holiday is delayed because your pet needs immediate lifesaving surgery while you are away. This is subject to a maximum of £75 per full 24 hours delayed.
- ✓ Loss of pet's passport up to £250 per claim for the cost of a replacement pet passport should the original become lost during the trip.
- ✓ Quarantine costs up to £1,000 per trip towards the cost of getting your dog a new passport if their microchip fails or quarantining due to an illness.
- ✓ Accidental damage to third parties covers you for any costs incurred following accidental damage to personal property by your pet. Including cover while your pet is visiting someone else's property for up to £500 per claim.



#### What is not insured?

- ✗ Any pet not owned by you at the UK, Channel Islands or Isle of Man registered address on your Policy Schedule.
- ✗ Pets that are not cats or dogs.
- ✗ Any pet less than 8 weeks of age at the start date of the policy.
- ✗ Any animal registered under the Dangerous Dogs Act 1991 and any other breed or type deemed to be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991 and/or any dogs crossbred from these.
- ✗ Any dogs used as gundogs, used for or in connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes.
- ✗ Any pet being used for breeding purposes, guarding, racing, coursing, beating or used in connection with any business, trade or profession.
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics.
- ✗ Any claims for illness or death of your pet due to illness which occurred or existed in any form prior to the start date of the policy or within the first 14 days are excluded from cover.
- ✗ Any claims for accident or claim for death due to accident that occurred prior to the start of the policy.
- ✗ The cost of any treatment in excess of the benefit limit per condition period of insurance.
- ✗ The policy excess shown within the Policy Schedule.
- ✗ 10% of the remaining cost of all veterinary fees after deduction of the applicable standard excess for pets aged 5 years and over.
- ✗ Any claim that is caused by, connected to or resulting from you not complying with any part of the Pet Travel Scheme (PETS).



### Are there any restrictions on cover?

- ! Cover for death of your pet does not apply to pets aged 8 and above. For pets up to 8 years old there will be a deduction on the benefit limit paid dependant on the age of your pet when it passes away – as per the age deduction table in the policy wording.
- ! Any claim for theft and straying or funeral and cremation costs where the pet is aged 8 years and over at the time of the loss.
- ! If your pet is euthanised due to behavioural problems.
- ! Claims for death of your pet if your vet or an independent witness is unable to certify your pet's death.
- ! Any boarding fees costs if you are in hospital for less than 4 consecutive days or for any conditions known prior to the start of the policy.
- ! Reimbursing any money you spend trying to find your pet if we have not agreed to the way you are doing this.
- ! Holiday cancellation costs if you booked your holiday less than 28 days before you were due to leave.
- ! Where proof of purchase isn't provided we will only pay £150 per dog or £75 per cat for the following events –
  - Loss of your pet by theft or straying.
  - Death of your pet due to accident or illness or if your pet is euthanised for humane reasons.
- ! With pet insurance, your premium will increase each year at renewal as your pet gets older.
  - We'll limit the amount it goes up by, but your renewal price will also be impacted by:
    - Any claims you make – this could significantly increase your premium
    - Rising vet fees
    - Insurance Premium Tax increasing
    - Changes you make to your policy
    - Changes we make to our pricing model

You can, of course, shop around at renewal. Just bear in mind that any existing conditions your pet's developed, whether diagnosed or not, may not be covered elsewhere



### Where am I covered?

- ✓ This policy is valid if your home address is in the UK, Channel Islands or the Isle of Man.
- ✓ It also provides cover while you travel on holiday with your pet for 30 days in the European Union Member countries which are included in the Pet Travel Scheme (PETS).



### What are my obligations?

- You are under a duty to take care in answering all questions in relation to this insurance honestly and to the best of your knowledge.
- Premiums must be paid on time.
- You must provide proper care and attention to your pet at all times, and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must notify us as soon as possible of any changes in circumstance which may affect the cover provided and which have occurred since the cover started.
- You must ensure that your pet is wormed and flea treated regularly and if there is a risk of contagion, to keep your pet isolated from the same.
- You must keep your pet's vaccinations up to date, as recommended by your vet. If any of the diseases listed in your policy wording are not vaccinated against they will be excluded from the policy.



### When and how do I pay?

You can choose to pay the premium by either:

- Monthly Direct Debit;
- As a one off payment by credit or debit card.



### When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.

If you pay your premium by Direct Debit there is no need for you to take further action, your policy will automatically continue at the end of the 12 month period, subject to policy terms and conditions. A further 12 equal monthly payments will be taken, reflecting the premiums stated within your renewal documentation. We will email the last email address given to us by you. If your email address changes between the commencement date and renewal date please inform us so that we can keep your record up to date.

If you pay by Debit or Credit Card you need to contact us to make payment before the renewal date.



### How do I cancel the contract?

- If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund you any premium that has been paid.
- If you decide you don't want this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you.
- If you have made a claim during the period of insurance then you will have to pay the full annual premium, so you won't receive a refund. With the exception for claims applicable to death, loss, straying or theft of your pet where we will refund you on a pro-rata basis.

#### EASIER TO READ INFORMATION

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