

Pet Insurance

Insurance Product Information Document

Product: SuperValu Lifetime Pet Insurance

Company: Burns & Wilcox Global Solutions (Europe) B.V. for and on behalf of SAVA Insurance Company Limited.

This insurance is arranged and administered by Cover-More Blue Insurance Services Limited trading as Petinsurance.ie and underwritten by Burns & Wilcox Global Solutions Limited B.V. for and on behalf of the insurer, Zavarovalnica Sava d.d. ('Sava'), Ulica Eve Lovše 7, SI-2000 Maribor, Slovenia. Sava are regulated by the Insurance Supervision Agency of Slovenia E.U. and passported on a freedom of service to the Republic of Ireland and is regulated by the Central Bank of Ireland for conduct of business rules. Cover-More Blue Insurance Services Limited is regulated by the Central Bank of Ireland.

This document is a summary of the key benefits and exclusions relating to this policy, and is not specific to your individual needs. Complete pre-contractual information on the product can be found in your Policy Wording and Certificate of Insurance, which is available on request.

What is this type of Insurance?

It is a Lifetime pet insurance policy for cats and dogs which provides veterinary fee cover for illnesses and injuries. The policy provides vet fee cover each policy year and subject to the renewal of the policy and premiums paid on time cover will re-instate each year and ongoing conditions will continue to be covered.



What is insured?

- ✓ **Vets Fees:** a choice of vet fee limit: €2,000, €4,000 and €6,000 per period of insurance for all specifically identifiable illness or injury.
Included within your overall Vet Fee limit is:
 - **Complementary Treatment** – up to €300
 - **Behavioural Treatment** – only if directly resulting from a valid condition.
 - **Cruciate Ligaments**
 - **Dental Accidents and Illnesses** – up to your chosen vet fee limit
 - **Prescription Diet (Food)** – up to 4 weeks
 - **Euthanasia** – up to your chosen vet fee limit
- ✓ **Third party liability (eligible dogs only):** up to €250,000.
- ✓ **Boarding fees:** we will reimburse you for up to €1,000 in boarding kennel or cattery fees whilst you are in hospital for a period exceeding four consecutive days.
- ✓ **Advertising and reward:** if your pet is lost or stolen we will reimburse you up to €1,000 towards advertising costs and for a suitable reward (€250).
- ✓ **Loss due to theft or straying:** in the event your pet is lost or stolen we will pay you the purchase price of your pet up to a maximum of €2,000. If you do not have a purchase receipt we will pay you the market value or €2,000, whichever is less.
- ✓ **Death from injury or illness:** in the event your pet passes away from an injury we will pay you the purchase price of your pet up to a maximum of €2,000. If you do not have a purchase receipt we will pay you the market value or €2,000, whichever is less.
- ✓ **Cremation and/or Burial:** in the event your pet passes away from an injury or illness we will pay up to €250 towards the cost of cremation or burial, and/or the cost of an urn, casket or box.
- ✓ **Holiday cancellation:** if you have to cancel or curtail your holiday because your pet needs emergency life-saving surgery we will reimburse you up to €1,500 for your non-recoverable costs.
- ✓ **Travel cover:** we will extend your vets fee cover within the EU and UK for three trips of up to 30 days in duration. We will also pay up to €1,500 quarantine costs, €250 for loss of PET Passport and €500 for emergency repatriation costs.



What is not insured?

- ✗ **Pre-existing conditions.** This is any injury which happened, any illness which started showing clinical signs or any condition caused by or resulting from an injury or illness which happened or started showing clinical signs before the cover began.
- ✗ Any injury which occurs in the first 48 hours of the policy start date or any injury or illness that is caused by, related or results from an accident which occurred within the first 48 hours of the policy start date. Not applicable to renewed policies.
- ✗ Any illness which begins showing clinical signs within the first 14 days of the policy start date or any condition that is caused by or related to an illness which began showing clinical signs in the first 14 days of the policy start date. Not applicable to renewed policies.
- ✗ If your pet is not vaccinated, any treatment costs for any illness which your pet would normally be protected against by a vaccination.
- ✗ Any costs arising from preventative and elective treatments including any complications or secondary treatments. This includes but is not limited to routine examinations, vaccinations, spaying or neutering, nail clipping, flea and worm treatment, routine blood tests (including those performed routinely prior to general anaesthetic), breeding, pregnancy or giving birth.
- ✗ Third party liability if your dog is listed as a restricted or banned breed under Irish legislations, or any dog (even if they are mixed or crossed with) listed under the Third Party Liability section of your policy wording.
- ✗ The use of your pet for commercial or security purposes, or any form of racing or commercial breeding.
- ✗ Any compensation, costs or expenses which arise from an incident which occurs whilst your pet is at your place of business or employment.
- ✗ If your pet passes away from an illness and is aged 8 years or over for dogs, and 10 years or older for cats.



Are there any restrictions on cover?

- Once your chosen vet fee limit is used up in a period of insurance there will be no more cover for any treatment which occurs in the period of insurance. If you chose to renew the policy, the cover will reinstate, and you will have up to your chosen vet fee limit for the subsequent period of insurance.
- Complementary medicine covered up to €300.
- Excesses: this is the part of the claim which you have to pay and will be explained during your purchase and detailed on your policy schedule.
- For vet fees, the fixed excess is payable per condition per year.
- At the renewal after your pet's fifth birthday a percentage excess of 15% will be introduced and deducted after any fixed excess is deducted.
- We can change the excesses you pay at the renewal of the policy and this will be explained on your renewal invitation.
- Conditions that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments will be considered one condition. These are known as bilateral conditions.
- Re-occurring or on-going conditions will be considered as one condition.
- The cost of cover can change and at each renewal we will recalculate the cost of cover and contact you with a quote. There are a number of factors that can impact your renewal including the age of your pet and the increasing cost of veterinary treatment. We may also consider the amount claimed and the likelihood a condition will be ongoing when calculating your renewal. This will mean that the premium you pay will increase at renewal.



Where am I covered?

Within the territorial limits of the Republic of Ireland. Vet fees cover is also valid for a maximum of thirty days in Northern Ireland during the period of insurance.

Travel Cover: This cover extends vet fee cover to your pet whilst temporarily located in the UK or EU country for a maximum of three trips during the period of insurance. The maximum length of any trip is 30 days.



What are my obligations?

- You must keep us informed of any changes to the information contained within your policy schedule which form the basis of your contract of insurance. Failure to do so may result in a delay of processing a claim. If this change affects your premium, we will recalculate the premium from the date of notification.
- You must comply with all the conditions set out in the policy.
- You must notify us as soon as possible and not later than 60 days after any incident that would possibly give rise to a claim. For Third Party Liability, you must notify us immediately of any incident which may lead to a claim.
- You must pay your premium shown on your Policy Schedule, failure to do so may result in your insurance being cancelled.
- In order to have ongoing cover you must keep paying your premium and renew your policy with us each policy year without any lapse in cover.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

You may pay for your policy either annually using a credit or debit card or monthly by direct debit.



When does the cover start and end?

Your cover start date and end date is shown on your policy schedule and will be in force for 12 months.



How do I cancel a contract?

You can cancel the policy at any time by emailing at SuperValuPet@petinsurance.ie or calling us on 01 681 9136.