

Pet Insurance

Insurance Product Information Document (IPID)

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Product: Petinsurance.ie – Essential

This document is a summary of the key information relating to this policy. Complete pre-contractual information on the product can be found in the Policy Document, which is available on request.

What is this type of insurance?

It is a pet insurance policy for cats and dogs which provides veterinary fee cover for injury and illness directly caused by an accident. The policy provides vet fee cover for each new accident including any illness caused by the accident for up to 12 months from the date of the accident subject to the renewal of the policy and premiums being paid on time.



What is insured?

We will cover:

- ✓ Vets fees: Up to €1,500 per period of insurance for all injuries and illnesses caused by an accident. Subject to the renewal of the policy and premiums paid on time, each accident will be covered for up to 12 months from the date that the accident first occurred.
- ✓ Third party liability: Cover for dogs up to €250,000.



What is not insured?

This policy does not provide cover for:

- ✗ 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 not caused by an accident.
- ✗ 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 pet is a breed identified under the Control of Dogs Act, the Control of Dogs (Amendment) Act 1992, the Control of Dogs Regulations 1998 or any subsequent amendments or dogs crossed with one of these. In addition, the following breeds or dogs crossed with any of these breeds: Dogo Argentino, Fila Brasileiro, Pit Bull Terrier, Pero de Presa Canario, wolf or wolf hybrid.
- ✗ 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.



Are there any restrictions on cover?

- ! Once the €1,500 vet fee limit for accidents 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, you will have up to €1,500 vet fee cover for accidents in the subsequent period of insurance.
- ! Once the 12 month time limit is reached for an accident there will be no more cover for that accident or any injuries or illnesses caused by or resulting from that accident.

- ! 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 pets 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.



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 or by monthly instalments using a credit card or debit card.



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 the policy?

You can cancel the policy at any time by emailing at info@petinsurance.ie or calling us on 0818 286 454.