

pet 
insurance.ie



COVERED PETS ARE HAPPY PETS

Essential Pet Insurance

Blue Insurance Ltd trading as PetInsurance.ie is regulated
by the Central Bank of Ireland.



Essential 12 Month Pet Insurance for Cats & Dogs

Your Policy Document

In return for having accepted **Your** premium **The Underwriters** will, in the event of accidental external **Injury** or loss happening to **Your Pet** within the **Period of Insurance**, provide insurance as described in this **Policy Document** and **Your Certificate of Insurance**.

The information **You** have supplied forms part of the contract of insurance with **The Underwriters**. This **Policy Document** and **Your Certificate of Insurance** are evidence of that contract.

Petinsurance.ie is a trading name of Blue Insurance Limited, who are authorised by **The Underwriters** to issue approved **Certificates of Insurance** on **Their** behalf providing insurance in the terms below.

Please read these documents carefully and keep them in a safe place. If, after reading these documents, **You** have any questions please contact **Petinsurance.ie** via **Our** website or by writing to Petinsurance.ie, c/o Blue Insurance Limited, Plaza 255, Blanchardstown Corporate Park 2, Dublin 15.

Definitions

In this Policy certain words are defined and whenever they are used will have the meaning shown below:

12 Months

A period of 365 days from and including the date an Injury occurred, or the date on which the first Clinical Signs of an Illness manifested

The Administrators, We, Us, Our

Petinsurance.ie, Plaza 255, Blanchardstown Corporate Park 2, Dublin 15

The Underwriters, They, Them, Their

Certain Underwriters at Lloyd's (100% MS Amlin Syndicate 2001), One Lime Street, London EC3M 7HA.

MS Amlin Syndicate 2001 at Lloyd's is managed by MS Amlin Underwriting Limited. Registered office The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG. Registered in England Company No. 02323018. MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918.

The Insured, You, Your

The person or persons named as The Insured in the Certificate of Insurance

Policy Document

This Policy Document setting out Your policy terms and conditions

Certificate of Insurance

The corresponding Certificate of Insurance, which includes any Endorsement that applies to this Policy Document in Your name as The Insured and giving the details of Your Pet

Period of Insurance

The Period of Insurance as described in the Certificate of Insurance and for which The Underwriters have accepted the premium

Your Pet

The cat or dog named in the Certificate of Insurance

Excess

The amount You are required to pay as the first part of certain claims made under this Insurance. In the event of a claim being made under more than one Section of the Policy Document for the same incident You are only responsible for one Excess

Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care provided by a veterinary practice or a member of a professional organisation acting under a vet's direction

Complementary Treatment

Physiotherapy, acupuncture, osteopathy, hydrotherapy and chiropractic treatments.

Maximum Benefit

The most The Underwriters will pay out under each section of this insurance



Pre-existing Medical Condition

Any condition or complication directly resulting from that condition, that has been identified or investigated by a vet or is otherwise known to You prior to the start of this insurance

Condition

All Clinical Signs of Injury, Illness or disease

Clinical Signs

Changes in Your Pet's normal healthy state, its bodily functions or behaviour

Illness

Sickness or disease, or change in Your Pet's normal healthy state

Injury

Physical damage or trauma caused immediately by an unforeseen and sudden external accident. Injury does not include physical damage or trauma that occurs or manifests over a period of time

Market Value

The price generally paid for a similar pet based on its age, breed and pedigree at the time You took ownership

Journey

A Journey is a trip or any period of time up to a maximum of thirty days spent by You with Your Pet when travelling within the European Union

Area 1 – Dublin

Areas within Dublin 1 to 24 inclusive

Area 2 – Rest of the Republic of Ireland

All areas of the Republic of Ireland excluding those areas defined as "Area 1 - Dublin" above

Pet Passport

A scheme that allows people in the Republic of Ireland to take their pets to certain countries and bring them back again without the need for quarantine

Worrying Livestock

"Worrying livestock" is where Your Pet attacks or chases livestock in such a way that it could reasonably be expected to cause injury or suffering to the livestock, or, in the case of female livestock, abortion, or the loss or diminution of produce

General Conditions

1. To the best of **Your** knowledge and belief at the start of this insurance **Your Pet** is in good health and free from any **Injury, Illness** or physical disability unless this has been disclosed by **You** and accepted by **The Underwriters**.
2. It is obligatory that **Your Pet** has received an annual vaccination against the following
 - Dogs: distemper, hepatitis, leptospirosis and parvovirus.
 - Cats: feline infectious enteritis, feline leukaemia and cat flu.

If **You** do not keep **Your Pet** vaccinated **The Underwriters** will not pay any claims that result from any **Illness** that it should have been vaccinated against.

3. During the **Period of Insurance You** must take care of **Your Pet** which includes arranging and paying for any **Treatment** normally recommended by **Your** vet to prevent or reduce the risk of **Injury** or **Illness**.
4. **You** must be the owner of the pet. **Your** cover will cease immediately if **Your Pet** is sold or given away.
5. If **You** have any legal rights against any other party in respect of **Your** claim, **The Underwriters** will be entitled to take legal action against them in **Your** name at **Their** expense. **You** must assist **Them** by providing any documents that **They** might reasonably request.
6. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
 - makes a claim knowing the claim to be false or fraudulently exaggerated in any respect or
 - makes a statement in support of a claim knowing the statement to be false in any respect or
 - submits a document in support of a claim knowing the document to be forged or false in any respect or
 - makes a claim in respect of any loss or damage caused by **Your** willful act or with **Your** connivance

Then the Underwriters

- will not pay the claim
 - will not pay any other claim which has been or will be made
 - may at **Their** option declare the **Certificate of Insurance** void
 - will be entitled to recover from **You** the amount of any claim already paid since the last renewal date
 - will not make any return of premium
 - may inform the police of the circumstances
7. **You** agree that any vet that has treated **Your Pet** has **Your** permission to release any information that **The Underwriters** might reasonably request concerning **Your** insurance. Any charge for the release of this information will be **Your** responsibility.
 8. When **The Underwriters** offer a further **Period of Insurance** **They** will be entitled to change the premiums, **Excess**, conditions or to apply exclusions due to the claims history of **Your Pet**.
 9. **You** must send **The Underwriters** a completed claim form. If all or part of **Your** claim cannot be paid **They** will tell **You** in writing.
 10. If **You** have received a microchip discount on **Your** first year's premium, **You** confirm that the microchip fitted to **Your Pet** meets ISO Standard 11784 or ISO Standard 11785, and that it has been checked and found to be functioning properly in the 12 months prior to the inception of **Your Policy**.



Details of Your Cover

The Underwriters will provide You with the following cover provided that You have paid the correct premium and that no restrictions are shown on Your Certificate of Insurance.

The following table shows the Maximum Benefit up to which You will be able to claim:

Cover	Essential (12 Month cover)
Section 1 Veterinary Fees	€1,500
Section 2 Third party liability (dogs only)	€250,000

Section 1: VETERINARY FEES

What The Underwriters will pay

All reasonable and customary costs for Treatment of Your Pet by a vet up to the Maximum Benefit for the total cost of all Injuries in the Period of Insurance.

The Underwriters will pay up to the Maximum Benefit in total for the costs of Treatment of Your Pet for all Injuries for a maximum of 12 months from and including the date during the Period of Insurance on which an Injury occurred, as long as You have paid the premium to keep the insurance in force.

What You pay

The Excess as shown on Your Certificate of Insurance.

What The Underwriters will not pay

- More than the Maximum Benefit for the total cost of all Injuries in the Period of Insurance.
- Costs resulting from a Pre-existing Medical Condition.
- Costs resulting from any Illness.
- Any costs of Treatment, medicines or supplies given to Your Pet on a date more than 12 months from and including the date an Injury occurred.
- Any costs of Treatment, medicines or supplies given to Your Pet for any Injury if The Underwriters have already paid for the costs of Treatment for 12 months for any Injury with the same Clinical Signs.
- The cost of Treatment Your vet recommends to prevent an Illness or Condition.
- The cost of dentistry that is not related to an Injury.
- The cost of killing or controlling fleas, general health enhancers and unconventional or unlicensed Treatment.
- Training, behavioural or sex hormonal problems unless directly resulting from a valid claim.
- Obesity diets and/or prescription diets after the first 4 weeks of a specific Condition.
- Costs resulting from vaccinations, spaying, castration, pregnancy or giving birth.
- Any costs for Complementary Treatments.
- Cost of house calls unless the vet confirms that moving Your Pet would damage its health.

- Extra costs of treating Your Pet outside normal surgery hours unless the vet considers an emergency consultation is necessary.
- Costs that result from any Illness or any Condition specifically excluded on the Certificate of Insurance.
- Continuation claims unless You have paid the premiums to keep the insurance in force.
- The cost of having Your Pet cremated, buried or otherwise disposed of.

Special General Conditions and Exclusions applicable to Section 1: Veterinary Fees

- The Underwriters will only pay the Maximum Benefit applicable on the date during the Period of Insurance on which the Injury occurred.
- Irrespective of the number of times the same Injury occurs, The Underwriters will only pay the Maximum Benefit once and apply one period of 12 months from the date during the Period of Insurance on which the Injury first occurred.
- The Underwriters will only pay the Maximum Benefit once, and will apply one period of 12 months for all the Injuries or Clinical Signs, if several Injuries or Clinical Signs are either diagnosed as a single Injury, or are caused by or are associated with another Injury or Clinical Sign.

The date from which the period of 12 months will be calculated will be the date during the Period of Insurance on which any of the Injuries occurred.

How to make a claim

You can download a claim form from Our website www.Petinsurance.ie, or call the claims helpline on 0818 286521.

Before Your Pet is treated check that Your vet is willing to complete the claim form and supply The Underwriters with the supporting invoices.

The claim form and invoices must be returned to The Underwriters promptly. Failure to notify Them promptly may result in a reduced settlement being paid. Please make sure that the form is signed by both You and Your vet and that it is indicated to whom The Underwriters should make the payment.

If You ask The Underwriters to pay Your vet You must settle with Your vet the part of the claim for which You are responsible. If You are unsure of the amount please call the claims helpline.

Section 2: THIRD PARTY LIABILITY

This section applies to dogs only

For the purposes of this section the definition of "You" and "Your" is extended to include any person looking after Your dog with Your permission.

What The Underwriters will pay

If someone is injured or killed or their property is damaged as a result of an incident involving Your dog during the Period of Insurance The Underwriters will pay:

- Compensation and costs awarded against You by a court in the Republic of Ireland under Irish jurisdiction up to the Maximum Benefit in the aggregate and in all for all incidents occurring during the Period of Insurance.



2. With **The Underwriters** written agreement additional legal costs and expenses incurred in defending the claim made against **You** up to the **Maximum Benefit** in the aggregate and in all for all incidents occurring during the **Period of Insurance**.

What You pay

The **Excess** as shown on **Your Certificate of Insurance**.

What The Underwriters will not pay

1. Any compensation, costs or expenses if **You** are insured under any other liability policy including **Your** household insurance, unless that cover has been exhausted.
2. More than the **Maximum Benefit** in the aggregate and in all for all incidents occurring during the **Period of Insurance**.
3. Any compensation, costs or expenses which arise only because **You** have entered into a contract which makes **You** legally liable for such compensation, costs or expenses.
4. Any compensation, costs or expenses that arise due to a deliberate act by **You**, a member of **Your** family or anyone permanently living with **You**.
5. Any compensation, costs or expenses in respect of property which is damaged that either belongs to **You** or any person who lives with **You** or whom **You** employ.
6. Any compensation, costs or expenses if the person injured or killed lives with **You** or is employed by **You**.
7. Any compensation, costs or expenses that arise as a result of **Your** profession, occupation or business, or resulting from any incident that happens at **Your** place of work.
8. Any costs or expenses involved in defending **You** against a claim that **The Underwriters** have not agreed to beforehand in writing.
9. Any compensation, costs or expenses for which **You** are deemed responsible under the laws of Canada or the United States of America.

How to make a claim

Following an incident **You** must never admit responsibility or attempt to negotiate a settlement.

You should immediately call the claims helpline to give **The Underwriters** full details.

You must always send **The Underwriters** immediately and without answering the originals of any documents **You** receive including writs, summons and other legal documents.

You must help **The Underwriters** in dealing with **Your** claim by giving any information that **They** might request.

You must allow **Them** to take over the claim in **Your** name to prosecute other parties for **Their** benefit.

General Exclusions

1. Any claim, loss, damage or injury, including compensation, costs or expenses, related to or arising from dog(s) which normally reside, dwell or are kept at premises licensed for the sale of alcohol, including without limitation public houses, restaurants, hotels, clubs and any other licensed premises, including any private dwelling rooms and outbuildings on the licensed premises.
2. Any claim arising directly or indirectly as a result of war, hostilities (whether war be declared or not), terrorist activity, revolution, military or usurped power, civil commotion or any similar event.
3. Any liability that arises from radioactive contamination, nuclear fallout or other similar event.
4. Any incident occurring outside the Republic of Ireland.
5. Claims under any section excluded on the **Certificate of Insurance**.
6. Any pet under 8 weeks old.
7. Any pet 5 years old or over at inception.
8. **The Underwriters** are unable to insure the following: Bernese Mountain Dog, Cane-corso, Caucasian Shepherd Dog, Dogo Argentino, Fila Brasileiro, Golden Cocker Spaniel, Great Dane, Japanese Tosa, Olde English Bulldogge, Perro-de-presa Canario, Pit Bull Terrier, Pitbull (American), Rottweiler (American), Shar-pei, Staffordshire Terrier (American), Teacup Breeds, Wolves & Wolf Hybrids, or a dog crossed with these breeds.
9. Any claim associated with rabies.
10. Dogs used for guarding, track racing, coursing or working dogs of any kind.
11. Any compensation, costs or expenses arising directly or indirectly as a result of **Your Pet** worrying livestock.
12. Any loss, **Injury**, damage, **Illness**, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
 - Avian Influenza or any derivation or variant thereof;
 - arising from any fear or threat (whether actual or perceived) of such Avian Influenza;
 - any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Avian Influenza.If **The Underwriters** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon **You**.
13. Any claim which is covered under any other policy, unless the cover provided by that policy or policies has been exhausted.



Cancellation: Your Right to Cancel

You are free to cancel this policy at any time by contacting **Us** via **Our** website **www.Petinsurance.ie** or by writing to **Us** at Petinsurance.ie c/o Blue Insurance Limited, Plaza 255, Blanchardstown Corporate Park 2, Dublin 15.

If, within 14 days of either receiving **Your** policy documentation, or the start of the **Period of Insurance**, **You** find that it does not meet **Your** requirements **You** may cancel **Your** policy by returning the documentation along with written instruction to **Us**. **We** will refund the premium paid in full provided that no claim has been submitted nor any incident likely to give rise to a claim has occurred.

For cancellation occurring after the first 14 days of receiving **Your** policy documentation, if there has been no claim or incident likely to give rise to a claim during the current **Period of Insurance**, **We** will calculate the appropriate premium based on the scale below for the period **You** have been insured and refund any balance due.

Cancellation Charges

Up to 1 Month 20% Charge
Up to 3 Months 40% Charge
Up to 6 months 60 % Charge
Up to 8 months 80 % Charge
After 8 Months no refund due at all.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** no premium refund will be given.

If the premium is paid under a monthly instalment or premium finance plan and a claim has been settled during the current **Period of Insurance**, **You** must continue with the instalment or premium finance payments. No refund of premium will be made under a monthly instalment or premium finance plan.

We reserve the right to cancel this policy immediately in the event **You** fail to pay **Your** premium or in the event that **You** fail to meet the repayments in accordance with any instalment or premium finance plan.

We have the right to cancel **Your** policy at any time, where there is a valid reason for doing so, by giving **You** 7 days' notice in writing. **We** will send **Our** cancellation letter by recorded delivery to **You** at the last known address **We** have for **You** and will set out the reason for the cancellation in **Our** letter.

Claims Procedure

If **You** are claiming for veterinary fees please follow the guidance in "Section 1 – Veterinary Fees" of this **Policy Document**. **You** can download a claim form from **Our** website **www.Petinsurance.ie**, or call the claims helpline on **0818 286521**.

In circumstances involving a possible claim under any other section of this insurance **You** should call the claims helpline on **0818 286521**. This is available 8am – 6pm Monday to Friday. Outside these hours **You** can leave **The Underwriters** a message and **They** will give it priority treatment.

Alternatively, write to Pet Claims, C/o MS Amlin Underwriting Services Ltd, Box 118, 3 Lombard Street East, Dublin 2, Ireland.

Complaints

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service. If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should in the first instance contact **Us** at:

Petinsurance.ie, c/o Blue Insurance Limited, Plaza 255, Blanchardstown Corporate Park 2, Dublin 15
Email: info@petinsurance.ie, Tel: 0818 286 454, Fax: 0818 484 485

In the event that **You** are dissatisfied with **Our** response and **You** wish to make a complaint, **You** can do so at any time by contacting **The Underwriters** at:

Complaints, Amlin Plus, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG
Email: aplcomplaints@amlin.com, Tel: +44 (0)845 6050233, Fax: +44 (0)845 6050234

Complaints that cannot be resolved by the end of the next business day will be passed to **The Underwriters'** dedicated Complaints Department. **Their** contact details are:

The Complaints Manager, MS Amlin Underwriting Limited, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG
Email: aulcomplaints@amlin.co.uk, Tel: +44 (0)20 7746 1300, Fax: +44 (0)20 7746 1001

The Underwriters will acknowledge **Your** complaint in writing within five business days of the complaint being made. **They** will also inform **You** of the name of one or more individuals that will be **Your** point of contact regarding **Your** complaint until it is resolved or cannot be progressed any further. **They** will provide **You** with an update on the progress of the investigation of **Your** complaint in writing within twenty business days of the complaint being made. **They** will aim to provide **You** with **Their** decision on **Your** complaint in writing within forty business days of the complaint being made.

Should **You** remain dissatisfied with **Their** final response, or if **You** have not received **Their** final response within forty business days of the complaint being made, **You** may be eligible to refer **Your** complaint to the Financial Services and Pensions Ombudsman (FSPO). Their contact details are as follows:

The Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place,
Dublin 2,
D02 VH29
Phone: +353 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

The complaints handling arrangements above are without prejudice to **Your** rights in law.

Law Applicable to Contract

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which **You** reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).