

Lifetime Pet Insurance

Insurance Product Information Document

Petsure

Company: Great Lakes Insurance UK Limited

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Product: Petsure Lifetime Pet Insurance - Annual Policy

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 type of insurance?

This is a Lifetime pet insurance policy. We will provide ongoing cover for illnesses and injuries and other cover as long as you continue to pay your premium and renew your policy each year (without any break in cover).



What is insured?

- ✓ **Vet Fees** - a range of vet fee limits up to £15,000
- ✓ **Behavioural Treatment or Complementary Therapy** - 12 sessions per year up to your chosen vet fee amount
- ✓ **Dental (accident only)** - up to your chosen vet fee amount
- ✓ **Pet put to sleep (euthanasia)** - up to £250
- ✓ **Prescribed Food** - up to £250
- ✓ **Cruciate Ligaments** - up to your chosen vet fee amount or £2,000 (whichever is lower)
- ✓ **MRI and CT scans** - up to your chosen vet fee amount or £2,000 (whichever is lower)
- ✓ **Emergency care** - up to £1,500
- ✓ **Third Party liability (dogs only)** - up to £2,000,000

Optional Covers can be added subject to payment of an extra premium:

- **Dental Illness** - up to your chosen vet fee amount or £5,000 (whichever is lower)
- **Missing Pet** - Loss, theft or straying up to £5,000. Advertising costs up to £250 and Reward up to £5,000
- **Farewell Cover** - Death from an accident or illness up to £5,000. Cremation or burial costs up to £250
- **Travel and Holiday:**
 - **Vet Fees Abroad** - up to your chosen vet fee amount
 - **Emergency Return home** - up to your chosen fee amount
 - **Cancelling or Cutting Short Your Trip** - up to £5,000
- **Delayed Return** - up to £2,500 for extra travel and room only expenses. Up to £1,000 for Pet Travel Documents
- **Quarantine Expenses** - up to £1,500



What is not insured?

- ✗ The amount of excess you have chosen to pay towards the cost of a claim. This will be taken off any claim payments we make to you.
- ✗ Any Pre-existing medical conditions unless declared and agreed.
- ✗ Any of the following unless you are renewing an existing policy or you are switching insurers with no gap in cover:
 - Any accidental injuries within the first 2 days from the start of the policy.
 - Death as a result of an accidental injury within 2 days from the policy start date.
 - Any symptom or illness within the first 14 days from the policy start date.
 - Death as a result of any symptoms or illness within 14 days from the policy start date.
 - Any claim for loss, theft or straying or advertising and reward if your pet goes missing within 14 days.
- ✗ Any claim for something we don't cover under the policy, shown in each section under "What we don't cover" and in "What this policy doesn't cover".



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands or Isle of Man.
- ! Only available for dogs and cats over 4 weeks old.
- ! Only available if you are the pet's owner and the pet lives with you.
- ! Only available for dogs and cats which are domestic or household pets not living in a property that sells alcohol.
- ! Only available for dogs and cats not used for hunting, pointing, field work, breeding, security, racing, your job or for work (except assistance and therapy dogs).
- ! Only available if your pet had a health check-up with a vet within the 12 months before the policy started.
- ! Not available to any dog that has attacked, bitten or been aggressive towards a person or animal for any reason. Plus, any that have shown aggressive behaviour or any incident involving a third party.
- ! Not available to a pet breed that is, or mixed with, a breed we don't cover or a breed banned by the government. You can find a full list of the breeds we don't cover at www.petsure.com/excluded-breeds/.



Where am I covered?

- ✓ Cover will not apply if you travel outside the United Kingdom, Isle of Man or Channel Islands unless you have purchased the 'Travel and Holiday' option.
- ✓ To travel abroad with your pet, you may need pet travel documents like a Pet Passport or Pet Health Certificate. What you need to do will depend on which country you are going to. For the latest information please see www.gov.uk/taking-your-pet-abroad.



What are my obligations?

You must:

- Pay the premium for each policy year as a single annual premium or on a monthly basis. This is a Lifetime policy but to benefit from ongoing cover you must keep paying your premiums. Every 12 months you need to renew your insurance policy with us (without any break).
- Take all possible care to safeguard your pet against accident, injury, illness, loss, or theft. This includes taking good care of your pet and its diet, keeping vaccinations and worming treatments up to date and following your vet's advice.
- Let us know as soon as possible when something happens that could or will lead to a claim. Provide all information, documents and help we might need.
- You must tell us as soon as possible if there're any changes to your details or your pet's details. The things you need to tell us about are on your confirmation of cover. When you make a change we'll send you a new confirmation of cover. It's important you check any new documents we send. If the information we have isn't accurate, we might not be able to pay your claim.



When and how do I pay?

You can pay the premium for each policy year as a single annual premium or on a monthly basis. You can pay the premium with a debit or credit card or any other agreed method.



When does the cover start and end?

Your cover will start on the date you ask us to start your insurance. Your policy will run for 12 months unless your policy is cancelled before then.



How do I cancel the contract?

You can cancel this policy at any time. There are no extra charges to cancel your policy. If you cancel your policy within 14 days of the date you get your policy documents. If you haven't made a claim, you'll receive a full refund.

To cancel the policy, please call Petsure Customer Services on 0333 0063211.