

PET INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Pet Travel

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 other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy provides emergency vet's fees following an injury or illness that first showed clinical signs whilst your pet was in quarantine or outside of the UK.



What is insured?

- ✓ Vet's fees - emergency treatment complementary treatment following an injury or illness including up to 14 days after return to the UK.
- ✓ Death of pet.
- ✓ Quarantine fees.
- ✓ Costs of cancellation or curtailment of your holiday if within 14 days of departure your pet is too ill to travel or needs emergency life-saving treatment or dies or is lost whilst you are outside of the UK.
- ✓ Costs of additional accommodation if your stay outside of the UK is extended due to (i) out of date parasitic treatment (ii) illness or injury which a vet certifies prevents your pet from travelling (iii) microchip failure (iv) loss or theft of your pet's documents.
- ✓ Reasonable repatriation costs as a result of your pet being seriously injured or suffering serious illness or your pet dies.
- ✓ Loss by theft or straying if not found within 28 days of being lost or stolen.
- ✓ Costs of obtaining duplicate documents in order that your pet may return to the UK following the loss or theft of the documents whilst you were on holiday.
- ✓ Your legal liability to others for compensation and costs arising out of your ownership of your dog.



What is not insured?

- ✗ Injury or illness first occurring or showing clinical signs before your pet's cover started.
- ✗ Quarantine fees where an illness showed clinical signs before you embarked on your holiday unless your vet certified your pet could travel.
- ✗ Accommodation costs where an illness or injury showed clinical signs before you embarked on your holiday unless your vet certified your pet could travel or any costs which can be claimed from any other source.
- ✗ Repatriation costs where an illness or injury showed clinical signs before you embarked on your holiday unless your vet certified your pet could travel or any costs which can be claimed from any other source.
- ✗ Theft of your pet which doesn't involve forcible and violent entry.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling your dog with your permission or consent.
- ✗ Any pet that is known to have vicious tendencies or behavioural problems.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Pets used in any trade, profession or business.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, willful or criminal act.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except where indicated above.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.