

# Pet insurance

## Insurance product information document



Company: Policy Expert

Product: Gold Pet Insurance

Policy Expert, a trading name of QMetric Group Limited, has arranged this insurance with: **Accredited Insurance (UK) Limited**, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 996452); **Bridgehaven Specialty UK Limited**, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 978895). Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is at 110 Bishopsgate, London, EC2N 4AY and company number is 07151701.

This document provides a summary of the key information relating to this pet insurance policy. It does not form part of the contract between us. Please see your policy documents for full information about the product.

### What is this type of insurance?

This policy helps to cover the cost of unexpected veterinary treatment caused by your cat or dog falling ill or being injured in an accident. It also covers other unexpected costs of owning a cat or dog as described below.

This is a lifetime policy, which means that your limits are refreshed each year as long as your policy is renewed. Your premiums may increase following a claim.



## What is insured?

### Vet fees

- ✓ Veterinary treatment up to £10,000 or £15,000 per year, as shown on your schedule, depending on the limit you have chosen.

Vet fees include:

- ✓ complementary treatment up to £2,000;
- ✓ behavioural treatment up to £1,000;
- ✓ dental care for accidents and illness up to £2,000;
- ✓ specialist diagnostics up to your vet fees amount;
- ✓ treatment food up to £500;
- ✓ the cost of having your pet put to sleep, up to £300.

### Third party liability (dogs only)

Up to £2,000,000 to cover:

- ✓ compensation you are required to pay if your dog accidentally kills or injures someone or damages their property;
- ✓ costs and expenses to defend legal action taken against you because of your dog.

### Emergency boarding or minding

Either:

- ✓ up to £1,200 to cover emergency boarding; or
- ✓ £40 per day, up to £1,200 in total, to cover emergency minding, if you or a member of your family has to stay in hospital and there is no one available to look after your pet.

### Missing pet

- ✓ Up to £50 to cover the cost of local advertising if your pet goes missing.
- ✓ Up to £250 to offer as a reward for finding your pet.

### Holiday cover

Extends your vet fees to cover your pet when you take them abroad. Covers countries within the EU Pet Travel Scheme (PETS).

Plus cover for:

- ✓ repeat tapeworm treatment up to £250;
- ✓ loss of healthcare certificate up to £250;
- ✓ quarantine costs up to £1,000;
- ✓ emergency expenses abroad up to £1,000;
- ✓ holiday cancellation/cutting short your trip up to £2,000.

### Optional covers

If selected these will be shown on your schedule.

#### Farewell cover

- Cover for the original purchase/donation price, as shown on your schedule, if your pet dies, or is lost by theft or straying.
- Plus up to £250 to cover the cost of cremation or burial.



## What is not insured?

### Vet fees

- ✗ Pre-existing conditions. Health issues, concerns, illness or injuries that you or your vet knew about before the policy started.
- ✗ Routine treatments, such as vaccinations, regular health and dental check-ups, tests and treatments that are preventative or cosmetic in nature.
- ✗ Injuries in the first 48 hours of your policy.
- ✗ Illnesses in the first 14 days of your policy.
- ✗ Pregnancy, birthing or rearing young.

### Third party liability (dogs only)

We will not cover any claim if your pet dog has previously shown signs of aggression such as injuring a person or damaging someone else's property.

Liability arising from:

- ✗ your trade, profession, employment or business;
- ✗ your dog being in your workplace if your workplace is accessible to the public;
- ✗ death or injury to you, your family, your employees or anyone living with you;
- ✗ an incident where your dog is under the care of a dog minder, dog sitter, dog walker, dog groomer, day care provider or any related profession.

### Emergency boarding and minding

- ✗ Where your stay in hospital is less than four consecutive days.

### Missing pet

- ✗ Incidents in the first 14 days of your policy.
- ✗ Incidents where your pet has not been missing more than 48 hours.

### Holiday cover

- ✗ Anything excluded under the vet fees section, including pre-existing conditions and routine treatments.
- ✗ Any breach of the EU Pet Travel Scheme (PETS) rules.

### Optional covers

If selected these will be shown on your schedule.

#### Farewell cover

Death as a result of:

- pre-existing conditions;
- injury in the first 48 hours of the policy;
- illness in the first 14 days of the policy;
- illness for cats or dogs over the age specified on your schedule.



## Are there any restrictions on cover?

- ! Cover is for pet cats or dogs only.
- ! All incidents for which you are claiming must be within the period of insurance.
- ! You will need to pay an amount of each claim, known as the excess. You may also choose a co-payment option. Your excesses and co-payment will be shown on your policy schedule.
- ! Your excess or co-payment may change as your pet ages. This will only happen at renewal and you will always be given advance notice of any change.
- ! All medical treatments must be recommended by a vet and be carried out by a vet or someone holding a suitable qualification and membership to specified organisations listed in the policy wording.
- ! For Holiday and travel cover, you must comply with the rules of the EU Pet Travel Scheme (PETS).
- ! There is no cover for any dog required to be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or any subsequent amendments, or any pedigree, cross breed or mixed breed of the following: Aksaray Malaklisi, Alapaha Blue Blood Bulldog, American Bulldog, American Bully, American Pit Bull Terrier, Bully Kutta, Calupoh, Caucasian Shepherd Dog, Central Asian Shepherd Dog, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogo Sardesco, Dogue Brasileiro, Fila Brasileiro, Gull Dong, Kangal Shepherd Dog, Kombai, Kurdish Mastiff, Presa Canario, Saarloos wolfdog, Tosa, Volksob, XL Bully, or any wolf hybrid.
- ! There is no cover for any pedigree, cross breed or mixed breed of the following: Munchkin (wiener cats), Scottish Fold, feral cat and any cat that you require a wild animal licence to keep, and any breed of wild cat.
- ! There is no cover for pets used for breeding, security, guarding, track racing, coursing, or hunting or used in connection with any business, trade, profession or occupation.
- ! There will be no cover for any loss, damage or liability that has been caused intentionally, illegally or maliciously by you or your family or anyone living with you.



## Where am I covered?

- ✓ Vet fees are covered within the United Kingdom, Channel Islands, Isle of Man, and European Union countries that are part of the EU Pet Travel Scheme (PETS).
- ✓ All other covers apply within the United Kingdom, Channel Islands and Isle of Man.



## What are my obligations?

- When you take out, renew or make changes to your policy, you must give complete, accurate and up-to-date information.
- You must tell us of any changes to the information you gave us.
- You must follow your vet's recommendations on vaccinations and other health treatments.
- You must take your pet for annual health and dental check-ups with your vet.
- You must pay the premium on time.
- To maintain lifetime cover benefits, you must renew your policy without any break in cover.
- You must tell us as soon as possible about any claim or loss. If you make a claim, you must give us all the information, evidence and help we need to assess the claim.
- You must keep to all the terms and conditions of the policy, otherwise the insurance policy may not be valid, and you may not be able to make a claim.



## When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.



## When does the cover start and end?

Your period of insurance will be shown on the schedule that we issue to you. This will tell you the start and end dates of your insurance policy.



## How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you can cancel it at any time by letting us know by phone, email or post.

If you have made a claim, you will not be entitled to a refund.

Otherwise, we will keep an amount of the premium to cover the time you have had cover for and will refund the rest to you.