

Every paw Pet Insurance Policy

Insurance Product Information Document

Company: **Pinnacle Insurance plc**

Product: **Time Limited Cover**

The insurer of this policy is Pinnacle Insurance plc, who is registered in the United Kingdom. Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 110866. Every paw is a trading style of Pinnacle Insurance plc.

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your certificate of insurance carefully.

What is this type of insurance?

This policy provides Time Limited Pet insurance cover for dogs and cats. The level of cover you have chosen will be shown in your certificate of insurance. Time Limited means each condition is covered for 12 months from the first date of treatment or until the maximum benefit is paid for that condition, whichever occurs first. After this limit is reached, that condition will no longer be covered under this policy.



What is insured?

- ✓ Veterinary Fees - Cover for illness or injury, including cover under the Pet Travel Scheme for up to 90 days.
- ✓ Third Party Liability (dogs only) - Covers your legal liability should your dog cause accidental injury or death to anyone or damage anyone's property. Cover includes legal costs.
- ✓ Death From Accident or Illness - If your pet dies as a result of an accident or illness we will pay the purchase price you paid for your pet.
- ✓ Loss through Theft or Straying - If you can't find your pet, we will pay the purchase price you paid for your pet.
- ✓ Finding Your Pet - Should your pet go missing or be stolen, we will pay for the cost of local advertising and a reward.
- ✓ Your Hospitalisation - If you spend more than 48 hours in hospital, we will pay a daily rate for your pet's boarding fees or the cost of homecare with a friend or relative.
- ✓ Holiday Cancellation - We will help you with the cost of cancelling your holiday if your pet needs lifesaving treatment or goes missing.



Where am I covered?

- ✓ This insurance only applies in the United Kingdom, the Channel Islands or the Isle of Man, except for vet fee claims arising whilst overseas where the territorial limits are extended to include any country included within the Pet Travel Scheme..



What are my obligations?

- You must take your pet for regular annual check-ups (or as recommended by your vet) and vaccinate with licensed products as recommended by your vet.
- You must pay your premium in full and on time to remain covered.
- You must pay the veterinary fees excess as shown in your certificate of insurance.
- If there is any change in your or your pet's circumstances, such as you move address, you must tell us.
- You must check your certificate of insurance and return it to us for correction if you find any mistakes.



When and how do I pay?

This is an annually renewable policy which you can either pay as a single annual payment or in monthly instalments.

The premium is fixed for 12 months and reviewed annually on the anniversary of the start date.



When does the cover start and end?

You can choose when you want the cover to start and it will automatically renew each year until your pet dies, you cancel or fail to pay your premiums or we choose to not renew your insurance. In the case of the latter we would give you at least 90 days' notice.



How do I cancel the contract?

All cancellation requests should be made to:

Telephone: 0344 543 1009

Customer Services Department
Every paw Pet Insurance
Pinnacle House
A1 Barnet Way
Borehamwood
Hertfordshire WD6 2XX



What is not insured?

Veterinary Fees

- ✗ Any condition or symptom or anything related to it that you were aware of or has been noted by a vet before cover started or vet fees to treat an illness which occurred or showed symptoms within 14 days of cover starting.
- ✗ Vet fees for treatment for accidental injury or poisoning which occurred or showed symptoms before or within 3 days of cover starting.
- ✗ Any treatment received outside of the 12 month period.
- ✗ Preventative or voluntary treatment or the cost of routine or investigative tests, including pre-operative blood tests unless these are to diagnose a specific existing condition or symptom.
- ✗ Treating an injury or illness that is preventable by vaccination and you failed to vaccinate.
- ✗ The cost of treatment for a dental condition unless there is a history of annual check-ups, any advice has been followed within 6 months and the treatment is to relieve suffering due to illness.
- ✗ The cost of dental crowns, root canals or fillings or the cost of any treatment related to deciduous teeth if your pet is over 16 weeks of age at the start date.
- ✗ The cost of any treatment following a fight between two or more of your pets or where one of the pets involved is residing at your address but belongs to a member of your family or anyone else living with you.
- ✗ Transplants or prostheses.

Third Party Liability (Dogs only)

- ✗ The first £250 of any compensation or costs for damaged property.
- ✗ Any claim arising as a result of your (or anyone in your family's) occupation or that happens at your (or anyone in your family's) place of work or on premises licenced for the sale of alcohol where your pet lives or is kept.
- ✗ Any claim arising outside the UK, the Channel Islands or the Isle of Man.

Death from Accident or Illness

- ✗ If your pet dies from an accidental injury or poisoning which occurred or showed symptoms before or within 3 days of the start date or as a result of an illness which occurred or showed symptoms before or within 14 days of the start date.
- ✗ If death results from an illness in any cat which is 10 years or older or any dog which is 8 years or older. For some dogs, this will be 5 years or over and where relevant this will be shown on your certificate of insurance.

Loss through Theft or Straying and Finding Your Pet

- ✗ If your dog is not microchipped at the time of any claim.
- ✗ If your pet is lost or stolen within the first 14 days of the start date.
- ✗ Any reward to a family member or person who was caring for your pet.

Your Hospitalisation

- ✗ For alcoholism, drug abuse or self-inflicted injuries, pregnancy or giving birth.
- ✗ If your accident or illness occurred or showed symptoms before or within 14 days of the start date.

Holiday Cancellation

- ✗ Costs for anyone else who was on holiday with you other than members of your family.
- ✗ Where treatment was non-lifesaving.
- ✗ If you booked your holiday less than 28 days before you were due to leave.
- ✗ If your pet's illness first showed symptoms before or within 14 days of the start date.



Are there any restrictions on cover?

General Conditions/Exclusions

- ! You cannot make a claim if your dog has been used as a guard dog, gun dog, farm dog, emergency rescue dog or as a dog used for racing or security purposes.
- ! You cannot make a claim for any dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991.
- ! You can insure your pet from 8 weeks of age.
- ! The upper limit to start a new policy for most dogs is their 8th birthday. For some breeds it is their 5th birthday. For cats, the upper age limit is their 10th birthday.
Once your pet is insured, cover can continue beyond these upper age limits.