

# Pet Insurance

## Insurance Product Information Document



**Company:** Atlanta Insurance Intermediaries Limited registered in England and Wales, authorised and regulated by the Financial Conduct Authority 309599

**Product:** Pet Insurance - Silver

This is an Insurance Product Information Document and does not contain the full terms of the policy. This information can be found in the Healthy Pet Insurance Policy Wording, Statement of Fact and Schedule.

### What is this type of insurance?

This pet insurance policy provides cover against the cost of vet expenses if your pet becomes ill or suffers an injury following an accident. It also covers you if someone makes a legal claim against you in relation to your dog.



#### What is insured?

- ✓ Vet costs if your pet becomes ill or suffers an injury following an accident (including whilst travelling in the EU, the Channel Islands, Isle of Man and the Republic of Ireland), up to a maximum of £4,250 in each period of insurance
- ✓ Overseas travel for periods of up to 30 days
- ✓ Cruciate ligament treatments up to £1,500
- ✓ Complementary medicine up to £500
- ✓ Dentistry as a result of an accident up to £4,250
- ✓ Special diet up to £100
- ✓ CT/MRI scans up to £875
- ✓ Third party liability cover in relation to your Dog, up to £1,000,000
- ✓ Death from illness or accident up to £500
- ✓ Advertising or reward up to £500 to assist in recovering a lost or stolen pet.
- ✓ Theft or straying up to £500
- ✓ Boarding kennel fees in the event you are hospitalised over 4 days up to £500
- ✓ Holiday cancellation costs up to £500



#### What is not insured?

- ✗ Your excess (including any co-payments) as shown in your schedule
- ✗ The first £250 for any third party liability claims
- ✗ Dental treatment cover unless caused by an accident
- ✗ Pre-existing conditions, these are any injuries that happened or illnesses that showed symptoms before your cover started with us
- ✗ Claims for accident occurring within the first 48 hours of the policy inception are excluded
- ✗ Claims for illness occurring within the first 10 days of the policy inception are excluded
- ✗ Any everyday check-ups or treatments or preventative healthcare, e.g. vaccinations
- ✗ Cats are not covered for third party liability
- ✗ Any costs in respect of the disposal, cremation, or burial of your Pet



#### Are there any restrictions on cover?

- ! You must take all reasonable steps to prevent accidents, loss or damage and must maintain your Pets good health
- ! Vet fee claims must be made within 60 days
- ! No cover for any animal registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments
- ! Vet fee inner limits exist and are noted on terms & conditions



## Where am I covered?

- ✓ Your pet is covered within the UK
- ✓ Your pet is covered in the EU for a total period of up to 30 days
- ✓ Your policy wording and schedule will detail the limits and conditions applicable to your policy and where cover is in force for those sections



## What are my obligations?

- You must take reasonable care to give us the complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must comply with the terms of your policy. In some cases, the insurer may apply an endorsement to the policy, setting out, for example, Pet ownership responsibility requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed online) before you buy, and will also be shown on the policy schedule that you will receive after you buy.
- You must inform us as soon as reasonably possible:
  - If there is any change to the information you have supplied to us.
  - Of any event that may you wish to make a claim for.

Any queries concerning your obligations or cover in general, should be fully discussed with Healthy Pets.



## When and how do I pay?

You can pay your premium as a one-off payment when you take out your insurance policy or in monthly instalments by direct debit.



## When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



## How do I cancel the contract?

You can cancel your policy at any time or choose not to renew by calling Healthy Pet Insurance customer services on: 01730 268592, or by emailing Healthy Pets at: [HereToHelp@healthy-pets.co.uk](mailto:HereToHelp@healthy-pets.co.uk).

### Cancellation within 14 days

If you wish to cancel this policy within 14 days of receipt of the policy documentation, you will receive a full refund of the premium paid, unless a claim has been made and then the premium in full must be paid.

### Cancellation after 14 days

If you want to cancel your cover after 14 days, you will receive a pro rata refund of the premium paid, unless a claim has been made and then the premium must be paid in full.