

# Pet Insurance



Insurance Product Information Document  
Company: Pet Protect

Product: Quick Care Policy

Pet Protect Limited is registered in England & Wales No. 1774371. Registered office: Betchworth House, 57-65 Station Road, Redhill, Surrey, RH1 1DL Pet Protect is authorized and regulated by the Financial Conduct Authority (Firm reference number 311794)

This document provides a summary of the cover provided, exclusions and restrictions and is not personalised to meet your specific needs. You can find full details about your cover in your Policy Schedule and Terms and Conditions. Please take a few minutes to review all your documentation to ensure the information and cover is correct and exactly what you need.

## What is this type of insurance?

Our QuickCare policy provides limited vet fee cover for injuries or illnesses caused by the accidents or illnesses listed below. Veterinary treatment will be provided until the maximum benefit for each illness or accident is used up. After this, treatment for that illness is excluded from cover for as long as the policy remains in force. Cover for injuries caused by an accident are considered on a per incident basis.



### What is insured?

- ✓ Vet fees up to a maximum of £2000 per lifetime for each listed illness category and £2000 per incident for each listed accident category. This includes diagnostic, medical and surgical treatment facilities and procedures.
- ✓ Vet fees up to a maximum of £2000 per lifetime cover for illness categories covered by the policy: 1) Malignant Cancer 2) Digestive Tract ailments 3) Ear problems 4) Heart Disease 5) Contagious Diseases
- ✓ Kennel fees covered up to a maximum of £500 if you are injured or ill and have to go into hospital for over 48 hours
- ✓ Costs for putting your pet to sleep (euthanasia), up to a maximum of £50, if recommended by the vet
- ✓ Third Party Liability for an incident involving your pet when property is damaged or any person is killed or injured and you are held legally responsible (applies to dogs only). Covered up to £1million per incident



### What is not insured?

- ✗ Any pre-existing conditions, including injuries or illnesses that showed clinical signs before your cover started
- ✗ Any treatment or diagnostic fees for a condition or injury not listed
- ✗ Costs for killing and controlling parasitic conditions including, parasites and mites, or measures to rid your pet of internal or external parasites, and any claims arising as a result of these procedures
- ✗ Behavioural programs including training equipment
- ✗ Cost of treatment abroad
- ✗ Cost of having your pet cremated, buried or disposed of
- ✗ Costs to put your pet to sleep for financial reasons or to comply with the Dangerous Dogs Act 1991 and the amendment 1997 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or any subsequent amendments
- ✗ Vet fees to treat an illness or injury related to your pet being pregnant or giving birth
- ✗ We will not cover the following: a) Pit Bulls, American Pit Bull Terriers, Dogo Argentinos, Japanese Tosas, Chinese Shar-Pei, Akita, Dogue de Bordeaux, Fila Brasileiro; b) a dog crossed with these breeds, wolves or wolf hybrids; and c) any animal registered under the Dangerous Dogs Act 1991 and the amendment 1997 and the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments to these Acts
- ✗ Working dogs including dogs trained for commercial use, guarding, security, farming, hunting, racing and volunteering



### Are there any restrictions on cover?

- ! Vet fees to treat illnesses and injuries that occur within the first 15 days of the original cover start date
- ! Any treatment or diagnostic fees for a condition or injury not listed on your policy
- ! The Policy excess must be paid by you if you make a claim



## Where am I covered?

- ✓ You are covered in the United Kingdom
- ✓ Travel cover in any agreed country stated outside of the United Kingdom, when activated, for a maximum of 31 days per period of insurance



## What are my obligations?

When you purchase our pet insurance we kindly ask you to keep to the following obligations:

- **Take care of your pet** - keep your pets healthy and make sure you're up to date with vaccinations to reduce the chance of them having to visit the vet. Take your pet for regular dental examinations as recommended by your vet. Certain illness can be prevented if your pet is spayed or neutered.
- **Provide honest and accurate information** - if you give us incorrect details your cover may be invalidated and cancelled or if you are making a claim it may be rejected.
- **Make sure your cover and details are correct** - take a few minutes to check your policy documents.
- **Keep up to date with your payments to ensure you receive continuous cover** - if we are unable to collect a payment we will write to you within 14 days requesting that any outstanding premiums be brought up to date and if payment is not received after this date you will receive a notification of your policy cancellation with immediate effect.
- **Inform us of any changes** - let us know if you need to update details about yourself or your pet.
- **Contact us as soon as possible if you need to make a claim** - send us your fully completed claim form in order for us to process your claim quickly.



## When and how do I pay?

You can pay for your policy annually in full by credit or debit card or monthly installments by direct debit. Please refer to your Payment Schedule for the collection date of your first payment.



## When does the cover start and end?

Your cover runs for a period of 12 months. Start and end dates can be found in your Policy Schedule. We will send you a notification 21 days before your policy is due for renewal. If you choose to automatically renew your policy and don't want to continue with your cover please contact us before your renewal date.



## How do I cancel the contract?

To cancel your policy, please contact us on 0345 602 4797 or visit our website. You can cancel your policy at any time. If you cancel within the first 14 days of purchasing or renewing your policy, provided we have no record of any claims, you will be entitled to a full refund.