

# Pet Insurance

## Insurance Product Information Document

**Pet  
Health  
Club**

Insurance  
brought to  
you by...

**animal  
Friends**  
Pet Insurance

**Company:** Animal Friends Insurance

**Product:** Pet Health Club £3,500

Independent Vetcare Limited is an Introducer Appointed Representative of Animal Friends® Insurance. Animal Friends® Insurance is a trading name of Animal Friends Insurance Services Limited (Registered in England #3630812), authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 307858.

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

This Insurance Product Information Document provides a summary of the main cover and exclusions, and is not personalised to your specific individual needs. You can find the full information by reading 'Your Schedule' and your 'Policy Booklet'.

### What is this type of insurance?

This product meets the demands and needs of someone wanting help paying vet bills for long-term and short-term treatment until the annual policy limit is reached. Our Lifetime pet insurance policies offer cover for accidents, illnesses and conditions and could provide ongoing cover for these as long as you continue to renew your policy. This Lifetime product has an annual limit which refreshes upon annual renewal.



#### What is insured?

- ✓ Cover for vet fees for accidents, illnesses and conditions up to the annual limit of £3,500. This limit refreshes at renewal.  
This vet fee limit includes cover for:
  - treatment for dental illness and dental accidents.
  - complementary treatment and treatment for behavioural problems as recommended by your vet.
  - urgent medical care if you are on holiday in the EU with your pet.
  - clinical diets prescribed to treat bladder stones and crystals, allergies, diabetes or renal disease up to £250 per policy year.
  - the cost of putting your pet to sleep when recommended by your vet.
- ✓ Cover for up to £200 for the cost of cremation or burial if your pet dies or is put to sleep.
- ✓ Cover for up to £2,000 per policy year towards the cost of advertising and reward, if your pet is lost or stolen. Of this amount, the most you can claim for a reward is £1,000.
- ✓ Cover for up to £2,000 per policy year towards the cost of boarding your pet if you unexpectedly have to spend more than 2 consecutive days in hospital.
- ✓ Cover for up to £2,000,000 per policy year if your pet injures someone or damages their property.
- ✓ Cover for up to £2,000 per policy year if you have to cancel or cut short your holiday because your pet needs urgent medical care in the UK.



#### What is NOT insured?

- ✗ Any pre-existing condition. Any condition or accident that was first noticed before your policy start date or in the waiting period will be considered pre-existing.
- ✗ Any claim for accidents which occur in the first 2 days of your policy start date.
- ✗ Any claim for cremation if the pet dies, or has an accident they later die from, within the first 2 days of your policy start date.
- ✗ Any claim for illness, cremation, cruciate ligament damage or advertising and reward which happen within the first 14 days of your policy start date.
- ✗ Pets which should be registered under the Dangerous Dogs Act 1991 and (Northern Ireland) Order 1991 or any later amendments, or any pet listed on the excluded breed list on our website.
- ✗ This policy doesn't cover pets used for breeding, working, farm work or hunting.
- ✗ We won't cover vet fees for any other animal that's injured or killed by your pet.
- ✗ You won't be covered if your pet injures someone or damages their property at your workplace.
- ✗ Costs for routine, preventative, elective or cosmetic treatments. Examples of this include costs for grooming, vaccinations or neutering. We also don't cover any complications that arise from these treatments.
- ✗ We won't pay for routine crowns, polishing, scale removal, elective or cosmetic dentistry.
- ✗ Any claim for cancelling or cutting short your holiday for anyone other than the policyholder.



## Are there any restrictions on cover?

- ! If the vet fee limit is reached during the policy year, no further treatment will be covered in that year.
- ! You must pay the excess towards claims for vet fees and any ongoing vet fee claims, once for each condition per policy year.
- ! You must pay a £250 excess for any property damage claim.
- ! Once your dog reaches the age of 8 or your cat reaches the age of 10, you'll have to start paying 20% of the vet fees every time you make a claim. This is known as a co-payment.
- ! To claim for dental illness your pet must have had a dental exam within a year before the illness. Any recommended treatment must have been carried out within seven months of the dental exam.
- ! If your pet has a condition which affects a body part that your pet has on each side of their body, this will be considered as one condition.
- ! You will need to notify the microchip company and your vet if your pet has been lost. If your pet is stolen you'll need to notify the microchip company and the police.
- ! We will not pay a reward to anyone you know personally for finding your lost pet.



## Where am I covered?

- ✓ Cover is provided for people that live with their pet at a permanent address in the UK. We'll cover claims for accidents or illness that occur in the UK. You can also claim for urgent medical care if you are on holiday in the EU with your pet. See your policy documents for further details.



## What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy and tell us about any change to your circumstances.
- During the policy year you must take care of your pet including arranging and paying for treatment recommended by your vet.
- You must ensure your pet is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination.
- You must ensure your pet follows an anti-worming programme recommended or prescribed by your vet in order to claim for any preventable condition.
- When making a claim you must provide a completed claim form and agree that the full medical history including test results may be released to us.
- You must pay the premium shown on the policy for each policy period.
- To keep your lifetime cover benefits, you must renew your policy with us and there must be no break in cover.
- You must pay the fixed excess and any percentage excess (co-payment) specified in 'Your Schedule'.



## When and how do I pay?

- You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by Direct Debit, debit card or credit card.



## When does the cover start and end?

- You can choose the date your cover starts.
- Please see 'Your Schedule' for your exact start and end date.
- Your policy will run for 12 months from the start date.



## How do I cancel the contract?

You can cancel your policy at any time by calling us on 0344 557 1246. You can also contact us by Live Chat on our website or email [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).

For more information about how you and we can cancel your policy and the effect of cancelling at different times, please see your 'Policy Booklet'