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 Rabbit £2,500

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 rabbit 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 recommended treatment of accidents and illnesses up to the annual limit of £2,500. This limit refreshes at renewal.

  This vet fee limit includes cover for:
  - treatment for dental illness and dental accidents.
  - complementary treatment.
  - the cost of putting your rabbit to sleep.
- ✓ Cover for up to £250 per policy year towards the cost of advertising and reward, if your rabbit is lost or stolen. Of this amount, the most you can claim for a reward is £125.
- ✓ Cover for up to £250 per policy year towards the cost of boarding your rabbit if you unexpectedly have to spend more than 2 consecutive days in hospital.

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 within the first 2 days of your policy start date.
- ✗ Any claim for illnesses which occur within the first 14 days of your policy start date.
- ✗ Any claim for advertising and reward within the first 2 days of your policy start date.
- ✗ Costs for routine, preventative, elective or cosmetic treatments.
- ✗ We won't pay for routine or preventative scale and polish, trimming, burring or rasping teeth.
- ✗ We won't cover elective or cosmetic dentistry.
- ✗ Any cost for cremation or burial.
- ✗ We won't pay for food, even if it's prescribed by a vet.
- ✗ This policy doesn't cover rabbits used for breeding.
- ✗ The cost of any treatment for behavioural problems.

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.
- ! Once your rabbit reaches the age of 5, you'll have to start paying 20% of the vet fees every time you make a claim. This is known as a co-payment.
- ! If your rabbit has a condition which affects a body part that your rabbit has on each side of their body, this will be considered as one condition.
- ! You will need to notify your vet if your rabbit has been lost or stolen.
- ! We will not pay a reward to anyone you know personally for finding your lost rabbit.
- ! To claim for dental illness your rabbit must have had a dental exam within a year before the illness. Any recommended treatment must have been carried out within three months of the dental exam.

Where am I covered?

✓ Cover is provided for people that live with their rabbit at a permanent address in the UK. We'll cover claims for accidents or illness that occur in the UK.

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 rabbit including arranging and paying for treatment recommended by your vet.
- You must ensure your rabbit is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination.
- You must ensure your rabbit 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 co-payment specified in 'Your Schedule' of insurance.

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.
- Your cover start date will be shown in 'Your Schedule' and will run for 12 months from the start date.
- If you pay monthly or annually and have opted into auto-renewal, you won't need to do anything; your policy will automatically renew for another year.
- If you pay annually and haven't opted for auto -renewal, you will need to contact us to make a payment for the policy to renew.

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.

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'.