

Pet Insurance

Insurance Product Information Document



Product: Insure Your Paws Lifetime Pet Insurance

Company: Cranbrook Underwriting Services for and on behalf of SCOR UK Company Limited

This insurance policy is underwritten by Cranbrook Underwriting Services for and on behalf of SCOR UK Company Limited. Cranbrook Underwriting Services is a division of Chesterfield Insurance Brokers Ltd., our Companies House registration number is 03013489, and registered address is One Minster Court, 5th Floor F, Mincing Lane, London EC3R 7AA. Our Financial Conduct Authority registration number is 309345.

This document is a summary of the key benefits and exclusions relating to this policy, and is not specific to your individual needs. Complete pre-contractual information on the product can be found in your Policy Wording and Policy Schedule, which is available on request.

What is this type of Insurance?

This Lifetime pet insurance policy is an annual policy for cat and dog owners and will provide cover for insured conditions that your pet may develop during the period of insurance. You can submit any number of claims for each condition your pet may suffer from each policy year, until the vet fee limit is reached. If we offer to cover your pet at renewal, and you accept by agreeing to pay the premiums, the vet fee limit will be reinstated, and treatment payments can continue to be paid for another policy year.



What is insured?

- ✓ **Vet Fees** – choose a vet fee limit from £1,000 to £20,000
Included within your overall Vet Fee limit is:
 - **Complementary Therapy and Behavioural Treatment** – up to your chosen vet fee limit
 - **Dental Accidents and Illnesses** - up to your chosen vet fee limit
 - **Putting your pet to sleep (euthanasia)** - up to your chosen vet fee limit
 - **Cruciate Ligaments** – up to your chosen vet fee limit or £3,000 (whichever is lower)
 - **MRI / CT Scans** - up to your chosen vet fee limit or £3,000 (whichever is lower)
 - **Prescription Food** – up to £250
 - ✓ **Assist Your Paws** – 24/7 veterinary careline
 - ✓ **Emergency Pet Minding** - up to £1,500
 - ✓ **Third Party Liability (eligible dogs only)** - up to £2,000,000
- Optional Extras** – The below optional extras are available to add to your policy, for eligible pets, for an additional premium.
- ✓ **Find My Pet:** Your pet's value, up to £5,000, if your pet is lost, stolen or strays. Up to £300 towards advertising costs, and up to £1,000 for a reward amount.
 - ✓ **Saying Goodbye:** Your pet's value, up to £5,000, if your pet passes away due to an accident or illnesses. Up to £300 for at home euthanasia (to put your pet to sleep at home), and up to £250 towards cremation and burials costs.
 - ✓ **Away From Home:**
 - **Vet Fees Abroad & Emergency Repatriation** - Together with your overall chosen Vet Fee limit.
 - **Cancelling or Cutting Short Your Trip** – up to £5,000
 - **Travel Delay** – up to £2,500 for additional travel and accommodation expenses and up to £1,000 for pet travel documents.
 - **Quarantine Costs** – up to £1,500
 - ✓ **Breeding Cover:** Up to your chosen vet fee limit, or £5,000 (whichever is lower), for emergency vet fees due to complications during your pet's first two pregnancies. Your pet's value, up to £5,000, if they pass away from a pregnancy related complication or whilst giving birth, and up to £1,000 for vet fees, in total for the entire litter.



What is not insured?

- ✗ More than the cover limit each policy year
- ✗ Any pre-existing condition, any illnesses that first occur or show symptoms with the first 14 days, or any accidents/injuries which occur within the first 2 days of the cover start date of your policy. Not applicable at renewal.
- ✗ The excess or bill share amounts (also known as co-payment) you've chosen to pay towards each claim.
- ✗ Vet fees for preventative or elective treatments.
- ✗ Complementary Therapy or Behavioural Treatments not carried out under the direction of a vet.
- ✗ **Emergency Pet Minding fees** – if you or a member of your family are not unexpectedly hospitalised for at least 2 days consecutively due to an injury or illness.
- ✗ **Third Party Liability** – any dog listed (if they are mixed or crossed with) under the Third Party Liability section of your [policy wording](#).
- ✗ **Lost, stolen or straying (including advertising and reward)** – if you haven't purchased our optional Find My Pet cover and your pet is not microchipped in line with UK law. You fail to notify us within 90 days of your pet going missing, or if you believe your pet was stolen and you do not report the theft to the police or local council dog warden within 24 hours. Any reward amount not agreed by us, is paid to you or any other person known to you or to the person who took your pet.
- ✗ **Death** – if you haven't purchased our optional Saying Goodbye cover and if your pet passes away: 1. from an illness within the first 14 days, or an accident occurring in the first 48 hours of the start of cover. 2. if your pet passes away from an illness and is aged 8 years or over for dogs, and 10 years or older for cats. 3. as a result of breeding, pregnancy, or giving birth unless you've purchased our optional Breeding Cover.



Are there any restrictions on cover?

- ! Only available if you are the owner and keeper of the pet and live with your pet at your home address in the United Kingdom.
- ! Only available for cats and dogs over 8 weeks old at the start of your policy.
- ! Only available for dogs not living at a premises which sells alcohol, unless there is no access between the residential and business premises.
- ! Only available for dogs and cats not used for hunting, pointing, field work, breeding, security, racing, your job or for work (except assistance and therapy dogs).
- ! Only available if your pet had a health check-up with a vet within the 12 months before the policy started.
- ! Not available to any dog that has attacked, bitten or been aggressive towards a person or animal for any reason. Plus, any that have shown aggressive behaviour or any incident involving a third party.
- ! Not available to a pet breed that is, or mixed with, a breed we don't cover or a breed banned by the government.



Where am I covered?

- ✓ Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales).
- ✓ If you've purchased our optional Away From Home cover and you take your pet abroad temporarily, your cover is extended for travel within the EU, apart from Third Party Liability, which is restricted to incidents that occur within the UK only.



What are my obligations?

You must:

- answer any questions accurately and with reasonable care in relation to this insurance. If the answers you provide are not accurate this may result in your claim being reduced or rejected or your policy being cancelled without refund.
- premiums must be paid on time.
- tell us as soon as you are aware of any information about you or your pet which has changed.
- during the period of insurance, you must take reasonable steps to prevent injury to your pet and prevent your pet contracting an illness or disease.
- tell us about any claim as soon as possible.
- tell us if you move abroad permanently or if you are going to be temporarily resident abroad.
- tell us if you sell your pet, your pet no longer lives with you, or you transfer ownership of the pet to another person.



When and how do I pay?

You can pay for your policy by either a one off annual payment by direct debit or credit/debit card, or by monthly instalments by direct debit.



When does the cover start and end?

Your cover will start on your chosen cover start date and will run for 12 months unless your policy cancelled before then.



How do I cancel a contract?

You can cancel your policy at any time by emailing Insure Your Paws at: info@insureyourpaws.co.uk or calling 0344 273 2777.

- If you cancel your policy within 14 days of receiving your policy documents, and you've not made or intend to make a claim, we'll give you a full refund.
- If you cancel after 14 days of receiving your policy documents and you've not made a claim, we'll give you a refund of any premiums paid minus the premium for the cover you've received.