# Pet Insurance

## Insurance Product Information Document

**Product:** Petinsurance.ie – Maximum Benefit Pet Insurance
**Company:** Burns & Wilcox Global Solutions Europe B.V. for and on behalf of Sava Insurance Company d.d.

This insurance is arranged and administered by Cover-More Blue Insurance Services Limited trading as Petinsurance.ie and underwritten by Burns & Wilcox Global Solutions Europe B.V. for and on behalf of the insurer, Sava Insurance Company d.d., Ulica Eve Lovše 7, SI-2000 Maribor, Slovenia. Sava are regulated by the Insurance Supervision Agency of Slovenia E.U. and passported on a freedom of service to the Republic of Ireland and is regulated by the Central Bank of Ireland for conduct of business rules. Cover-More Blue Insurance Services Limited is regulated by the Central Bank of Ireland.

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 Maximum Benefit 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. Each specifically identifiable injury or illness will be covered up to the vet fee limit, once the vet fee limit has been reached their will be no further cover for that condition. If we offer to cover your pet at renewal, and you accept by agreeing to pay the premiums, treatment payments can continue to be paid until the vet fee limit has been reached for that condition.

## What is insured?

- ✓ **Vet Fees** – choose a vet fee limit from €3,000, €5,000 or €7,000.
  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
- **MRI / CT Scans** - up to your chosen vet fee limit
- **Prescription Food** – up to 4 weeks
- ✓ **Assist Your Paws** – 24/7 pet careline
- ✓ **Emergency Boarding** - up to €1,500
- ✓ **Cancelling or Cutting Short Your Trip** – up to €3,000 per person
- ✓ **Third Party Liability (eligible dogs only)** - up to €250,000

**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 €3,000, if your pet is lost, stolen or strays. Up to €1,000 towards advertising costs, and up to €500 towards a reward.
- ✓ **Saying Goodbye:** Your pet's value, up to €3,000, 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 €300 towards cremation and burials costs.
- ✓ **Away From Home:**
- **Vet Fees Abroad & Emergency Repatriation -** Together with your overall chosen Vet Fee limit.
- **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

## What is not insured?

- ✘ More than the cover limit each policy year
- ✘ Once the vet fee limit has been reached, for an accident or illness, there will be no more cover for that condition or any conditions caused by or resulting from that condition.
- ✘ 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 and/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 Behavioual Treatments not carried out under the direction of a vet.
- ✘ **Emergency Boarding** – 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 (including if they are mixed or crossed with) under the Third Party Liability section of your **policy wording**.
- ✘ **Find My Pet** –
  1. If you haven't purchased our optional Find My Pet cover and/or your pet is not microchipped in line with Irish law.
  2. 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.
  3. 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.
- ✘ **Saying Goodbye** –
  1. if you haven't purchased our optional Saying Goodbye cover and your pet passes away from an illness within the first 14 days, or an accident occurring in the first 48 hours of the start of cover.
  2. Your pet's value up to €3,000 if your pet passes away from an illness and your dog is aged 8 years or over or your cat is aged 10 years or older.

## 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 Republic of Ireland.
- ! 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.
- ! From your pet's fifth birthday, a 15% bill share will apply when making a claim.

## Where am I covered?

- ✓ Within the territorial limits of the Republic of Ireland. Cover for Vet Fees is also valid for a total of 30 days in Northern Ireland each policy year, unless you have purchased our optional Away From Home Cover.
- ✓ 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 UK and EU. Apart from Third Party Liability, which is restricted to incidents that occur within the Republic of Ireland 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 temporarily reside abroad.
- tell us if you sell your pet, your pet no longer lives with you, or if 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 our customer care team at: info@petinsurance.ie or calling 01 4854118. Alternatively, you can submit a cancellation request by visiting our 'Contact Us' page on our website.

- 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.