

Pet Insurance

Insurance Product Information Document

Company: West Bay Insurance plc

Registered in Gibraltar No: 84085. Authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority Financial Service Register Number 211787.

Product: Lifetime £8,000

This document provides a summary of the key information relating to your Lifetime pet insurance and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

Pet insurance helps to cover the unexpected cost of veterinary treatment in the event of your pet falling ill or being injured in an accident and other risks detailed in your Policy Wording.



What is insured?

- ✓ Your pet as stated in your Policy Schedule.
- ✓ Veterinary fees up to £8,000 per period of insurance to cover all conditions.
- ✓ Third party liability (dogs only) up to £1,000,000 for any one or series of claims per period of insurance.
- ✓ Death of your pet up to £2,000 if your pet dies because of an injury or illness or as a result of your vet putting your pet to sleep due to accident or illness.
- ✓ Theft and straying up to £2,000 in respect of permanent loss due to your pet being lost or stolen.
- ✓ Advertising and reward up to £2,000 reimbursement for advertising in a local newspaper or other approved expenditures and for a suitable reward to be offered for the recovery of your pet per period of insurance.
- ✓ Boarding fees up to £2,000 should you be hospitalised for more than 72 hours per period of insurance.
- ✓ Holiday cancellation up to £2,000 per period of insurance if you cancel your holiday prior to departure or you come home early because your pet needs lifesaving treatment or surgery.
- ✓ Overseas treatment up to £8,000 per period of insurance in reimbursement for emergency costs incurred by you.



What is not insured?

- ✗ Any pet not owned by you at the UK registered address on your Policy Schedule.
- ✗ Any pets that are not cats or dogs.
- ✗ Any pet less than 8 weeks of age at the start date of the policy.
- ✗ Any animal registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs (amendment) Act 1997.
- ✗ Any pet being used for commercial breeding purposes, guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.
- ✗ Any pet which has aggressive tendencies or has been trained to attack.
- ✗ Any condition which occurred or existed in any form prior to the start date of the policy or within the first 48 hours due to an accident.
- ✗ Any condition which occurred or existed in any form prior to the start date of the policy or within the first 14 days due to an illness.
- ✗ Any dentistry costs unless as a result of an accident.
- ✗ Preventative, elective and routine treatments and/or examinations.
- ✗ Any fixed excess as shown on your policy schedule.
- ✗ 10% of the remaining cost of all veterinary fees after deduction of the applicable excess when your pet is aged 6 years or over.



Are there any restrictions on cover?

- ! Any claim for death from illness for dogs aged 6 years and above or cats aged 8 years and above.
- ! Any third party claim where no legal liability is established.
- ! Compensation or legal costs at your place of work or if the injured person is part of your family, lives in your home, works for you, or is looking after your pet or is paid to look after your pet.
- ! Any claim not supported by evidence of purchase price or receipt.
- ! If your pet is put to sleep due to aggression unless this can be attributed to an injury or illness.
- ! If you are not able to provide us with confirmation of the death of your pet from your vet or statement from an independent witness.
- ! Any boarding fees costs if you are in hospital for less than 72 hours or for any conditions known prior to the start date of the policy.
- ! Reimbursing any money you spend trying to find your pet if we have not agreed to the way you are doing this.
- ! Any holiday cancellation costs if you cancel your holiday or come home early as a result of any pre-existing condition.
- ! Any quarantine costs incurred where it was established that your pet was suffering from an illness or the microchip was not functioning prior to departure.



Where am I covered?

- ✓ This policy is valid in the UK, at your home address and includes cover while you travel on holiday with your pet in the UK and Republic of Ireland for up to 30 days in each period of insurance.
- ✓ It also provides cover while you travel on holiday with your pet in the European Union for 180 days in each period of insurance. Please refer to your Policy Wording for full terms and conditions.



What are my obligations?

- You are under a duty to take all care in answering all questions in relation to this insurance honestly and to the best of your knowledge.
- You must ensure premiums are paid on time.
- You must provide proper care and attention to your pet at all times, take your pet for regular annual check-ups and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must contact us as soon as you become aware of any circumstances that could result in a claim.
- Any claim notification must be made within 180 days or as soon as possible thereafter following any incident or the discovery of any loss which may lead to a claim under this policy.
- You agree that any vet that has treated your pet has your permission to release any information that we might request concerning your insurance. Any charge for the release of this information will be your responsibility.



When and how do I pay?

Payment can be made either annually or by monthly instalments. Annual premiums can be paid by credit card or debit card. Monthly instalments can only be paid by direct debit.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.

If you pay your premium by Direct Debit there is no need for you to take further action, your policy will automatically continue at the end of the 12 month period, subject to policy terms and conditions. A further 12 equal monthly payments will be taken, reflecting the premiums stated within your renewal documentation. We will email the last email address given to us by you. If your email address changes between the commencement date and renewal date please inform us so that we can keep your record up to date.

If you pay in full by debit or credit card, you need to contact us to make payment before the renewal date, as your policy will not automatically renew.



How do I cancel the contract?

You may cancel this policy within 14 days of receipt of the policy documents (new business) or the renewal date by contacting us using the details given below. Any premium already paid by you will be refunded to you providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred, minus any applicable cancellation fee. If you do not exercise your rights during the 14 day period, your policy will continue as normal.

If you cancel your policy before the renewal date and have made a successful claim, the remaining of the years' premium becomes due. This is not applicable if the only claim you have made in the policy year is for the loss of your pet or the death benefit.

Please telephone our Customer Service Department on 0330 126 0001 or email customerqueries@insurancefactory.co.uk