

# Pet Insurance

## Insurance Product Information Document

Company: Paws & Claws is a trading name of Insurance Factory Limited who are authorised and regulated by the Financial Conduct Authority (No. 306164). Registered in England and Wales Number 02982445. Registered office: 45 Westerham Road, Sevenoaks, Kent, TN13 2QB.

Product: Four Paws

This document provides a summary of the key information relating to the Four Paws 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 £3,500 per condition, per policy period.
- ✓ Third Party Liability (dogs only) up to £2,000,000 for any one or series of claims whereby your dog accidentally injures or kills someone or damages their property.
- ✓ Death of your pet up to £500 if your pet dies or is euthanased for humane reasons because of injury or illness during the policy period.
- ✓ Up to £500 in respect of permanent loss due to your pet straying or being stolen and not being found within 45 days.
- ✓ Up to £500 reimbursement to cover the cost for advertising and reward which leads to getting your pet back.
- ✓ Boarding kennel/cattery fees up to £500 should you be hospitalised for more than 96 hours during the policy period.
- ✓ Holiday cancellation up to £1,000 if you cancel your holiday prior to departure or you come home early because your pet needs lifesaving treatment or surgery.
- ✓ Overseas travel up to £3,500 per condition, per policy period if your pet needs emergency veterinary treatment as a result of an injury or illness that shows first clinical signs while you are on holiday with your pet.



#### What is not insured?

- ✗ Any pet not owned by you at your UK, Isle of Man or Channel Islands registered address on your Policy Schedule.
- ✗ 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, any breed crossed with these and any other breed or type deemed to be dangerous by the Secretary of State and subsequently added to the Dangerous Dogs Act 1991.
- ✗ Any pet being used for commercial breeding purposes, guarding, racing, coursing or beating or used in connection with any business, trade or profession.
- ✗ Any pet which has shown adverse behavioural or aggressive characteristics.
- ✗ Any pre-existing conditions.
- ✗ Any accident, injury or illness displaying clinical signs before the commencement date.
- ✗ Any illness that occurs within the first 14 days of the policy commencement date.
- ✗ Any dental or gum treatment unless required as a result of an accident or injury to your pet.
- ✗ Cosmetic, preventative, elective and routine treatments and/or examinations.
- ✗ Any standard excess as shown on your policy schedule.
- ✗ 15% co-payment towards each claim for veterinary fees if your pet is aged 8 years and over.



#### Are there any restrictions on cover?

- ! Death of your pet from injury or illness, or loss by theft or straying, if aged 8 years and over at the time of the loss.
- ! If your pet dies because of injury or illness you must notify us of the death within 30 days.
- ! In order to determine the price paid for your pet, you must provide, at your expense, proof of purchase.
- ! If your pet dies, at your own expense you must arrange for your vet to certify your pet's death.
- ! Costs which are not supported by an original receipt or invoice itemising the treatment costs incurred.
- ! Any holiday costs where the holiday was booked less than 28 days before you leave.
- ! For overseas travel you must comply with the Pet Travel Scheme (PETS).
- ! Compensation or legal costs if the claimant is a person who lives with you, is a member of your immediate family or is employed by you.



## Where am I covered?

- ✓ This policy is valid in the UK, Channel Islands and the Isle of Man at your home address.
- ✓ It also provides cover while you travel on holiday with your pet in the European Union States and Territories included in the Government's Pet Travel Scheme up to a maximum holiday duration of no more than 30 days, made up of no more than 2 holidays in total per policy period.



## What are my obligations?

- You are under a duty to take reasonable care in response to the questions and statements concerning this insurance.
- Premiums must be paid on time.
- You must notify us as soon as possible of any changes which may affect the cover provided and which have occurred since the cover started.
- During the policy period you must take care of your pet including arranging and paying for any treatment normally recommended by your vet to prevent or reduce the risk of illness or injury.
- You must keep your pet's vaccinations up to date, as recommended by your vet.
- In the event of a claim your fully completed claim form should be returned to us without undue delay and in any event within 90 days of the incident occurring or your renewal if sooner.
- If requested, the vet attending your pet or the usual or previous vet must, at your expense, provide all information about your pet, including its full medical history or its treatment as required.



## 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 by debit or credit card you need to contact us to make payment before the renewal date.



## How do I cancel the contract?

You have 14 days from the commencement date within which you can cancel the policy by writing to us at the contact details given below. Providing no claims have been made you shall receive a refund of any premium you have paid minus an administration fee. If you wish to cancel your policy at any other time, a pro-rata charge will be made as well as the administration fee.