

Pet Insurance

Insurance Product Information Document

Company: Cranbrook Underwriting Limited (for an on behalf of QIC Ltd)

1 Minster Court, Mincing Lane, London EC3R 7AA. Authorised by PRA and regulated by the FCA. FCA No 587073

Product:



This document is a summary of the insurance contract. Please see the Policy Document for the full cover, terms, conditions and limits of the insurance contract.

The following describes the main cover provided under all the sections and the options you choose will dictate whether that cover is applicable. This will be clearly communicated to you on the policy schedule and the policy wording.

What is this type of insurance?

This insurance provides financial protection from a variety of risks and events that your Pet may be exposed to.



What is Insured?

Vet Fees – Your Sum insured - £

- ✓ All reasonable costs for treatment of your Pet by a Vet for Accidents and illness
- ✓ Vet Fees covered within the UK
- ✓ Cover for cruciate treatments
- ✓ Cover for the use of complementary medication

3rd Party Dog Liability – Your Sum Insured - £1,000,000

- ✓ Liability cover if someone is injured by your Dog
- ✓ Liability cover if someone's property is damaged by your Dog



What is not Insured? (Main exclusions only)

- ✗ There is no cover outside of the UK unless specified
- ✗ In the event of a claim you are responsible for the first monetary amount of each claim, known as an excess, the amount is detailed in the Policy Schedule where applicable
- ✗ Other exclusions and sub-limits apply see policy wording
- ✗ Dental treatment cover unless caused by an accident
- ✗ Cats are not covered for 3rd Party Liability
- ✗ We cannot insure Dog Breed in the Dangerous Dogs Act
- ✗ Preventative medications



Are there any restrictions on cover?

- ! You must take all reasonable steps to prevent accidents, loss or damage and must maintain your Pets good health
- ! Vet Fee claims must be made within 60 days
- ! Claims for illness occurring within the first 10 days of the policy inception are excluded
- ! You must ensure that at all times the premium are paid up
- ! Vet Fee inner limits exist and are noted on terms & conditions
- ! You are responsible for your fixed excess and any co-insurance. A co-insurance is a percentage of the vet fees you are responsible for from each claim once the fixed excess has been deducted.



Where am I covered?

- ✓ Your pet is covered within the UK.
- ✓ Your policy wording and schedule will details the limits and conditions applicable to your policy



What are my obligations?

- You must take reasonable care to give us the complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must comply with the terms of your policy. In some cases, the insurer may apply an endorsement to the policy, setting out, for example, Pet ownership responsibility requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed online) before you buy, and will also be shown on the policy schedule that you will receive after you buy.
- You must inform us as soon as reasonably possible:
 - If there is any change to the information you have supplied to us.
 - Of any event that may you wish to make a claim for.

Any queries concerning your obligations or cover in general, should be fully discussed with Healthy Pets.



When and how do I pay?

You can pay your premium all at once by debit card, credit card and direct debit or monthly by direct debit.



When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



How do I cancel the contract?

You can cancel your policy by contacting Healthy Pets via email at HereToHelp@healthy-pets.co.uk or in writing at No 6 Ridgeway Office Park, Bedford Road, Petersfield, Hampshire GU32 3QF
To contact us by phone, Tel: 01730 268592

Cancellation within 14 days

If you wish to cancel this policy within 14 days of receipt of the policy documentation you may do so in writing to us. Where this happens you will receive a full refund of the premium paid, unless a claim has been made and then the premium in full must be paid.

Cancellation after 14 days

If you want to cancel your cover after 14 days, you may do so in writing to us. Where this happens you will receive a pro rata refund of the premium paid, unless a claim has been made and then the premium in full must be paid.