

# Pet Insurance

## Insurance Product Information Document

Company: Hiscox Underwriting Ltd

Authorised and regulated in the UK by the FCA – registered number 308922

Product: Scratch & Patch Pet Insurance

Silver Cover

This document provides a summary of the key information relating to this pet insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This policy is designed to meet the needs of pet owners who want cover for vets fees if their pet becomes ill or is injured, cover for their liability to third parties arising from their dog and cover for other costs and expenses arising from their ownership of their pet.



### What is insured?

#### Veterinary fees and alternative treatment

- ✓ Costs for veterinary treatment in the UK and the countries covered under the EU PETS arrangements following injury or illness, including behavioural and dental treatment. Up to 12 months from the first date of treatment or £3,000, subject to the inner limits stated on the schedule for specific issues.

#### Death from accident and illness

- ✓ If your pet dies following an accident or illness, we will pay a percentage of the amount you paid or donated for your pet (or a percentage of £75 for cats and £150 for dogs if you have no proof of the relevant amount) depending upon your pet's age. We will also pay the cost to put your pet to sleep. Up to £500.

#### Third party liability (dogs only)

- ✓ Damages and legal costs you are liable to pay to others if your dog causes injury or death to a third party, or damages their property. Up to £1,000,000.

#### Loss and recovery of your pet

- ✓ If your pet goes missing due to theft or straying, we will pay a percentage (based on the pet's age) of the amount you paid or donated for your pet (or £75 for cats and £150 for dogs if you have no proof of the relevant cost). We will also pay for the cost of local advertising and any reward you pay for finding your pet. Up to £750.

#### Emergency boarding and pet minding

- ✓ If you are in patient in hospital on medical advice following an accidental injury for more than five consecutive days, we will pay the costs of boarding your pet in kennels or a cattery, or for the costs of a pet home carer. Up to £750.



### What is not insured?

#### General exclusions

- ✗ Normal costs of pet ownership, including vaccinations, check-ups, flea, tick and worming prevention and preventative treatment.
- ✗ The following dogs:
  - dogs used for a trade, profession or business;
  - dogs used as gundogs
  - dogs used for guarding, coursing or beating; or
  - specifically excluded dogs as detailed in the policy or prohibited under the Dangerous Dogs Act.
- ✗ Any pre-existing medical condition or behavioural characteristic
- ✗ Any condition first showing clinical signs in the first 14 days of the policy unless you had a prior pet insurance policy.

#### Veterinary fees and alternative treatment

- ✗ Treatment costs incurred after the end of the period of insurance unless you and we agree to continue the policy.

#### Death from accident and illness

- ✗ Dogs aged 8 years and over, or cats aged 10 years or over, at the date of death.
- ✗ The costs of cremation and disposal, including post mortem costs and coffins or caskets.

#### Third party liability (dogs only)

- ✗ Any claim for cats.

#### Loss and recovery of your pet

- ✗ Dogs aged 8 years and over, or cats aged 10 years or over, at the date they go missing.
- ✗ Theft unless involving force or violence to enter a secure area.

#### Emergency boarding and pet minding

- ✗ Any hospital stay you knew was required before the start of the policy.
- ✗ Any stay in a convalescent or nursing home.

### Holiday cancellation and curtailment

- ✓ We will cover irrecoverable travel and accommodation costs if you cancel or cut short your holiday because your pet goes missing or needs emergency life-saving surgery while you are on holiday or within 7 days of the date you are due to leave. Up to £750.

### Holiday cancellation and curtailment

- ✗ Any holiday booked less than 4 weeks before you leave.
- ✗ Your delay in notifying a travel provider about the cancellation or curtailment.



### Are there any restrictions on cover?

- ! We will not cover the amount of the excess.
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or schedule.



### Where am I covered?

- Veterinary fees / death / cancellation: United Kingdom and countries covered by the EU PETS arrangements.
- Third party liability / loss and recovery / emergency boarding: United Kingdom only.



### What are my obligations?

- You must take care when answering questions and ensure that all information you give is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss.
- You must not admit liability for any incident involving your dog without our permission.



### When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments by Direct Debit.



### When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your policy schedule. If you pay by Direct Debit, at the end date, the policy will continue automatically unless you tell us that you do not wish to renew.



### How do I cancel the contract?

By calling us on 0330 102 6839. If you cancel in the first 14 days and you haven't made a claim, we will refund the premium although you must pay a fee. If you cancel after the first 14 days and have not made a claim we will return a pro-rata proportion of your premium although you must pay a fee.