

# Pet Insurance

## Insurance Product Information Document

**Company:** Scratch & Patch is a trading name of Only Pets Cover Limited. Only Pets Cover Limited of 77 Gracechurch Street, London EC3V 0AS, United Kingdom is authorised and regulated by the Financial Conduct Authority. Their Financial Service Number is 840293. Company number 09971968.

### Product: Scratch & Patch Pet Insurance Gold Cover

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

### What is this type of insurance?

This policy is designed to meet the needs of pet owners who want cover for vets fees up to a maximum of £4,000 per condition 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 following an accident or injury. Up to £4,000, subject to the inner limits stated on the policy schedule.

#### 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 the age of your pet. Up to £1,000 for death by accident or illness.

#### 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 £1,500,000.

#### Loss and recovery of your pet, including advertising and reward

- ✓ 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 £1,000.

#### Emergency boarding and pet minding

- ✓ If you are an inpatient 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 £1,000.

#### 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 £1,000.



### What is not insured?

#### General exclusions (main exclusions only)

- ✗ Any pet less than 5 weeks old
- ✗ Normal costs of pet ownership, including vaccinations, check-ups, flea, tick and worming prevention and preventative treatment.
- ✗ Any dog used for a trade, profession or business except Assistance Dogs, dogs used for guarding, coursing or beating; or specifically excluded dogs as detailed in the policy or prohibited under the Dangerous Dogs Act.
- ✗ Treatment costs incurred after the end of the period of insurance unless you and we agree to continue the policy
- ✗ Dental treatment not resulting from an accident or injury
- ✗ Any pre-existing conditions
- ✗ The costs of euthanasia, cremation, and disposal, including post-mortem costs and coffins or caskets.
- ✗ Theft unless involving force or violence to enter a secure area.



### Are there any restrictions on cover?

- ! We will not cover the amount of the excess applicable for any claim.
- ! Death from accident, illness and euthanasia – cover is restricted to dogs under aged 8 years, or cats aged under 10 years, at the date of loss or death
- ! Third party liability cover is restricted to Dogs Only
- ! Loss and recovery - cover restricted to dogs under aged 8 years, or cats aged under 10 years, at the date they go missing
- ! Vet fee inner limits and policy limits apply
- ! We will not pay any cost for advertising or reward incurred without our prior consent.
- ! Any condition first showing clinical signs in the first 14 days of the policy unless you had a prior pet insurance policy.
- ! Any Hospital stay you knew was required before the start of the policy.

- ! Any convalescence or nursing home
- ! Any holiday booked less than 4 weeks before you leave.
- ! Cover is provided for pets where their usual place of residence is within the UK



## Where am I covered?

- ✓ This policy is valid if your home address is within the United Kingdom (UK)
- ✓ Third party liability, Loss and Recovery and Emergency boarding cover is valid in the UK 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 or continuous Annual Payment by card, at the renewal date, **the policy will continue automatically** unless you tell us that you do not wish to renew.



## How do I cancel the contract?

You can cancel your policy at any time by calling us on 0330 102 6839. If you cancel in the first 14 days and you have not 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.