

Pet Insurance



Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.

Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: LV= Lifetime Pet Insurance

This document summarises key information you need to know about LV= Pet insurance. As no advice is given, it should be read together with the Document of Insurance and Policy Schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

Pet insurance provides cover for the unexpected events that you hope won't happen but could occur as a result of owning your pet such as cover towards the cost of unexpected veterinary treatment should your pet get ill or be injured.



What is insured?

Cover is per policy period unless specified otherwise.

- ✓ Veterinary fees for necessary treatment up to £3,000 or £5,000 or £10,000 depending on the policy you choose (which will be shown in your Policy Schedule), to cover all conditions in each 12 month period of insurance including dental, behavioural and complementary/alternative therapies
- ✓ Third party liability for dogs up to £2,000,000
- ✓ The amount you paid for your pet, up to £1,500, if your pet dies as a result of an accident, or goes missing and is not found after 45 days, or dies from an illness before the age of 9 years for dogs, 11 years for cats
- ✓ Advertising costs agreed by us before being incurred, up to £1,500 (including a maximum £500 reward) if your pet goes missing
- ✓ Boarding or pet minding fees up to £1,500 if you're hospitalised for more than 4 days or your pre-booked transport home from a holiday is delayed
- ✓ Holiday costs up to £3,000 if you have to cancel your holiday within seven days of travelling or cut your holiday short, because your pet needs emergency lifesaving treatment
- ✓ Your pet to travel abroad under the Pet Travel Scheme with additional overseas cover:
 - ✓ up to £2,000 for quarantine costs because of illness or microchip failure
 - ✓ up to £500 towards the cost of obtaining the necessary paperwork to allow you to re-enter the UK if you lose your pet's passport or veterinary certificate during a trip, or your pet's microchip fails
 - ✓ up to £1,000 for additional accommodation/transport costs if your pet is too ill to travel home as planned
 - ✓ On the Lifetime £10,000 policy only: up to £750 for accidental damage your pet causes to personal property while visiting someone else's home



What is not insured?

Excesses apply. Where these apply is shown in the Document of Insurance. The amount of the excesses that apply will be shown on your Policy Schedule. You are responsible for paying these amounts in the event of a claim.

- ✗ Any event, illness, injury, disease or changes to your pet's normal healthy state that happens, or your pet shows signs of, before the start date of the policy, including conditions that are related or linked
- ✗ Any illness or behavioural problems or any signs of illness or behavioural problems that occur within the first 14 days of the policy start date
- ✗ Any accident or injury that happens within the first 48 hours of the start of the policy
- ✗ Conditions that are normally protected against by a vaccination, unless your pet has had the vaccination
- ✗ Preventative or routine treatment, examinations or tests, general health supplements, bathing or de-matting
- ✗ Spaying or castration in any circumstances even if done to prevent or treat a condition
- ✗ Dental treatment unless your pet has had a dental check up within the previous 12 months and all routine / preventative treatment has been done within 3 months of your vet's recommendation
- ✗ Pregnancy or giving birth, or complications because of these
- ✗ Costs related to putting your pet to sleep (euthanasia), cremation or burial
- ✗ Behavioural equipment or retraining, or pheromone products unless as part of a 'Behaviour Modification Programme' (and then for a maximum of 3 months)
- ✗ Blood tests before an anaesthetic, surgery or procedure if your pet is less than 6 years of age
- ✗ Food unless being used instead of medication
- ✗ Transplant surgery including pre and post-operative care
- ✗ Referral, administration, transportation or postage/packaging fees
- ✗ Anything caused by or related to your pet going to countries which aren't part of the Pet Travel Scheme
- ✗ Any claim caused by or to your pet because it disturbs or injures livestock
- ✗ Liability arising outside of the UK or Pet Travel Scheme EU listed countries
- ✗ Accidental damage (Lifetime £10,000 policy only) caused by your pet fouling, vomiting or urinating



Are there any restrictions on cover?

- ! The pet must be owned by you and be living at your UK registered address
- ! There is no cover for pets less than 8 weeks of age on the policy start date
- ! There is no cover unless your pet has been seen by a vet in the 12 month period immediately before the policy start date
- ! There is no cover if your pet is used for any commercial (including selling or breeding), guard, security or racing purposes
- ! There is no cover for pets falling under the restrictions of the Dangerous Dogs Act 1991, the Dogs (Northern Ireland) Order 1983, Dogs (Northern Ireland) Act 1991 or any changes to those laws



Where am I covered?

- ✓ This policy is valid in the UK and includes cover while you travel on holiday in Pet Travel Scheme listed countries, provided you comply with all the regulations and requirements of the scheme that apply to the UK and the country you are travelling through or visiting. There is no liability cover for non EU listed countries.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- You must look after your pet at all times and pay to have treatment normally recommended by a vet to prevent illness, injury or disease
- If you need to make a claim you must provide and pay for all the information we ask for as soon as possible
- You must contact us within 12 months of an event, incident, injury or illness that could result in a claim and send us the claim information within 12 months of any treatment you want to claim for
- You agree that your current and/or previous vet may release all information or records regarding your pet to us and that we may release information relating to your policy to any vet who has either treated or is about to treat your pet
- You must inform us of any other insurance that may (or may not) cover the claim you are making
- You must comply with the criteria of the Pet Travel Scheme if your pet travels outside of the UK (see www.gov.uk/take-pet-abroad for more information), and for quarantine cover to apply you must get your pet's microchip checked and confirmed to be working properly within 30 days of your scheduled departure on a trip
- You must tell us if any of your details change such as your email address, postal address or telephone number



When and how do I pay?

Payment will be required when you take the policy out. The premium for this annual policy may be paid in one single amount or, if offered, by monthly instalments. You will be asked to pay the full annual premium by credit or debit card, or monthly by direct debit. Monthly instalments will be due on the same date each month; if it's a weekend or bank holiday, payment will be taken on the next working day.



When does the cover start and end?

The policy is for a period of one year and is renewable each year. Cover will start on the policy start date shown in your Policy Schedule and will end 12 months later.

If you pay your premium by Direct Debit your policy will automatically continue at the end of the 12 month period unless we advise otherwise or you tell us not to.

If you pay by debit or credit card you need to contact us to make payment for another 12 month period before the annual contract ends.



How do I cancel the contract?

Call us on **0800 756 8563**, Text Phone users in the UK can contact us by dialling 18001 first, or email us at customerqueries@bdml.co.uk

If you cancel within 14 days of the start date or day you receive your documents (whichever is later):

- We'll refund any money you've paid, within 30 days of you telling us that you'd like to cancel

If you cancel after the initial 14 day period:

- If you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had
- If you've made a claim, we'll refund any money for each whole month left until the end of the policy period