

Pet Insurance

Insurance Product Information Document

Company: Burns & Wilcox Global Solutions Limited for and on behalf of Accredited Insurance (UK) Limited.

Product: Select & Protect Lifetime Cover – Annual policy

This insurance is underwritten by Burns & Wilcox Global Solutions Limited, for and on behalf of Accredited Insurance (UK) Limited. Burns & Wilcox Global Solutions Limited is authorised by The Financial Conduct Authority. Firm Reference Number 309345. Accredited Insurance (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 996452.

This document is a summary of the key information relating to the policy. Full terms and conditions are found in the policy wording and your policy schedule. Your policy schedule shows the specific details of your policy and the cover you have selected. Please take some time to read these policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This is a Lifetime Pet Insurance policy that provides ongoing cover for illnesses and injuries among other benefits for your dog or cat, for which you are the owner and keeper. The cover renews each year for as long as you continue the policy, helping with long-term or recurring conditions.



What is insured?

- ✓ Your pet as stated in your policy schedule
- ✓ **Veterinary fees** – a range of vet fee limits up to £7,500 for each period of insurance to treat your pet for illness or injury (limit resets each year if policy is renewed). The chosen limit for vet fee can be found in your policy schedule. Included within the overall vet fee limit are:
 - **Complementary treatment** - Up to £500
 - **Dental treatment as a result of an accident or illness** - Up to £2,000
 - **Cruciate ligament treatment** - Up to £2,500
 - **Diagnostic imaging** such as CT or MRI scans - Up to £2,000
 - **Behavioural treatment** - Up to £1,000
- ✓ **Death from injury, illness or accident** - Up to £1,250 or the purchase price, whichever is less.
- ✓ **Advertising and reward** - Up to £1,000 to cover the cost for advertising and reward which leads to getting your pet back.
- ✓ **Theft or straying** - Up to £1,250 or the purchase price, whichever is less, if your pet is lost or stolen and is not found in 30 days.
- ✓ **Emergency Boarding fees** - Up to £1,000 per period of insurance should you be unexpectedly hospitalised for more than 2 consecutive days.
- ✓ **THIRD PARTY LIABILITY** for your dog up to £1,000,000 per incident or taken together for any incidents in any one Period of Insurance where your dog accidentally injures or kills someone or damages their property.
- ✓ **24/7 SELECT & PROTECT VET ASSIST** unlimited telephone or video consultations with RCVS-registered veterinary nurses for all pet-related questions in relation to emergency care.



What is not insured?

- ✗ Any pre-existing conditions that have required veterinary treatment or advice in the last 24 months prior to the start date of the policy.
- ✗ The policy excess. This is the amount you pay when you make a claim.
- ✗ Pets that are not cats or dogs.
- ✗ The amount you are required to pay towards the costs of the Veterinary Fees (Co-Payment):
 - 15% of every claim if your dog is 5 years or older and your cat is 7 years or older.
- ✗ More than the cover limit shown on your policy schedule in any one Period of Insurance.
- ✗ Any of the following unless you are renewing an existing policy or you are switching insurers with no gap in cover:
 - Any illness claim within 14 days of your dog or cat's policy start date.
 - Any accident claim within 48 hours of your dog or cat's policy start date.
- ✗ Costs associated with breeding, pregnancy or birth.
- ✗ Any dog which has attacked, bitten, or shown aggressive tendencies towards another person or animal, or ever had any concerns raised about their behaviour.
- ✗ Any dog being used as a working dog, guide dog, for commercial security purposes, racing, coursing, or commercial breeding.
- ✗ Any non-necessary or preventative treatment.
- ✗ Any costs relating to dental or gum treatment unless your cat or dog had a dental examination by a vet within 12 months of the claim, and any recommended treatment was carried out within 6 months of the examination.
- ✗ Any claim which is, or results from, something excluded under the policy as shown in each section under "What isn't covered" and in the "General exclusions and conditions".



Are there any restrictions on cover?

- ! The maximum amount we will pay out for all claims combined in any one period of insurance, which is also inclusive of any complementary treatment your pet may receive, will be shown on your policy schedule.
- ! You must be the owner of the insured dog or cat, and they must live with you at the address listed on your policy schedule.
- ! Your dog or cat must be aged between 8 weeks and up to 8 years old for dogs and 10 years old for cats at the policy start date. Once your pet is insured, cover can continue beyond these upper age limits.
- ! Your dog must not be of a breed or type that must be registered under the Dangerous Dogs Act 1991, Dangerous Dogs (amendment) Act 1997, Dangerous Dogs Order (Northern Ireland) 1991 or any further amendments to this Act or any dog that is, or whose parentage is a mix or cross with any dog of a breed or type on this list. In addition, dogs of the following types or breeds (including any dog whose parentage is a mix or cross with any of these types or breeds) are excluded from cover under any section of this policy: Abruzzese Mastiff, African Crested Dog, African Wild Dog, Akita, Alangu Mastiff, American Bulldog, American Bully, American Indian Dog, American Mastiff, American Pit Bull Terrier, American Staffordshire Terrier, Australian Dingo, Bandogge, Boar Hounds, Boerboel, Bully Kutta, Canadian Inuit Dog, Canary Dog, Cane Corso, Cão de Fila de São Miguel, Chinese Shar Pei, Cirneco Dell Etna, Czechoslovakian Wolfhound, Dingo, Dogo Argentino, Dogue Brasileiro, Dogue De Bordeaux, East Siberian Laika, Fila Brasileiro, Grand Bleu de Gascogne, Gull Dong, Husky-Wolf Hybrid, Irish Staffordshire Bull Terrier, Irish Wolfhound, Japanese Akita, Japanese Tosa, Korean Jindo, Korean Mastiff, Libyan Desert Dog, Mexican Hairless, Neapolitan Mastiff, Northern Inuit Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Portuguese Podengo, Racing Greyhound, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Dog, Wolf Hybrid.
- ! Your dog or cat must be registered at a Veterinary Practice based in the United Kingdom.
- ! Where a condition is affecting one body part of which your pet has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments) this will be considered a bilateral condition and when applying the maximum cover limit, or an exclusion, bilateral conditions are considered to be one condition.



Where am I covered?

- ✓ This policy will cover your dog or cat in the United Kingdom, except the Travelling Abroad With Your Pet benefit, where the territorial limits are extended to include any country included within EU and the EEC.



What are my obligations?

- Your dog or cat must be microchipped.
- You must take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out your policy or making changes to it.
- You must also tell us immediately about any change in circumstance that may affect your cover. For example, if you move house with your dog or cat, your name changes or you change the name of your dog or cat.
- You must tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- You must pay your premium on time to remain covered. This is a Lifetime policy but to benefit from ongoing cover you must keep paying your premiums. Every 12 months you need to renew your insurance policy with us (without any break).
- You must pay the veterinary fees excess as shown in your policy schedule.



When and how do I pay?

This is an annually renewable policy paid in monthly instalments by Direct Debit.



When does the cover start and end?

You can choose when you want the cover to start; the start date and end dates of your cover will then be shown on your policy schedule. It will automatically renew each year unless you or we choose to cancel.



How do I cancel the contract?

You can cancel the policy at any time. If you cancel within 14 from policy start date or the date of receiving the documents, whichever is later, you will receive a full refund provided you have not made a claim. If we have paid a claim, then there will be no refund.

To cancel your policy, you can contact us via one of the following methods:

- **Email:** petservice@select-protect.co.uk
- **Telephone:** 0333 034 8945 Monday to Friday, 9am - 5pm, except on Bank Holidays
- **In writing:** Select & Protect Pet Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, SS1 2BB