

Puffin Pet Insurance

Insurance Product Information Document



Company: Puffin Insurance Group

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Product: Lifetime or Condition Limited Pet Insurance

This document is a summary of the key information relating to this Lifetime and Condition Limited Pet Insurance. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the 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 Pet Insurance to help cover the financial costs should a dog or cat of which you are the owner and keeper becomes ill or suffers from an accident. You choose the type of cover you need and level of benefit that is suitable for you.



What is Insured?

You will receive the agreed level of cover and benefits shown on your policy schedule which can include:

- ✓ **LIFETIME COVER** or **CONDITION LIMITED COVER** for your dog or cat.
- ✓ **VETERINARY FEES** following an accident suffered by your dog or cat.
- ✓ **VETERINARY FEES** following an illness suffered by your dog or cat.
- ✓ **COMPLEMENTARY TREATMENT** to your dog or cat.
- ✓ **ACCIDENTAL DEATH** of your dog or cat up to the age of 7 years old.
- ✓ **THEFT** or **STRAYING** of your dog or cat.
- ✓ **PUBLIC LIABILITY** If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving your dog during the period of insurance and you are legally responsible.
- ✓ **DEATH** of your dog or cat from illness up to the age of 7 years old.



What is not Insured?

No payment will be made for any of the following reasons:

- ✗ Any pre-existing conditions.
- ✗ The £99 policy excess (increased to £250 for Public Liability).
- ✗ The amount you are required to pay towards the costs of the veterinary fees where your pet is aged 7 years or older at the time of the veterinary treatment. (Co-Insurance). 20% of the claim if your dog or cat is over the age of 7 years and 25% of the claim if your dog or cat is over the age of 12 years.
- ✗ More than the sum insured shown on your policy schedule.
- ✗ Any injury or illness present before your policy start date
- ✗ Any illness claim within 14 days of your dog or cats first policy year.
- ✗ Any accident claim within 5 days of your dog or cats first policy year.
- ✗ Any Chronic Condition that pre dates the policy start date or that showed clinical signs, within the first 14 days of your pet's first policy year
- ✗ Any non-necessary or preventative treatment.
- ✗ The cost of any food (including food prescribed by a Vet).

You will not be covered under the Public Liability section of cover for the following reasons:

- ✗ Any compensation, costs and expenses resulting from an incident that happens where you work.
- ✗ Any compensation, costs and expenses if your pet is kept or lives on premises which sell alcohol.



Are there any restrictions on cover?

- ! The maximum amount covered is dependent upon the level of cover you select, you can choose from the following levels of lifetime cover: £1,250, £3,500, £4,500 or £5,500 per period of insurance and the cover you select will be stated on your policy schedule; or you can choose from the following levels of condition

limited cover: £1,250 (£1,000 per condition), £3,500 (£1,500 per condition), £4,500 (£2,000 per condition) or £5,500 (£2,250 per condition) the cover you select will be stated on your policy schedule.

- ! If you select condition limited cover only, once the condition limit shown on your policy schedule is reached, payments will stop for that condition and it is excluded from all future claims.
- ! Your policy premium amount will not remain the same for the lifetime of your dog or cat and may increase or decrease.
- ! Your dog or cat must be aged 8 weeks or over
- ! Your dog must not be a dangerous dog or crossed with a dangerous dog or have been the subject of a complaint to the police.
- ! Your dog must be microchipped.
- ! 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 so long as the underlying condition is the same. Any maximum benefit limit or exclusions will be applied as bilateral conditions are considered as one and the same condition.



Where am I covered?

- ✓ This policy will cover your dog or cat in the United Kingdom. You may be covered anywhere in the world for up to three (3) months during the Period of Insurance provided that your pet has valid Pet Travel Documents and is accompanying you on holiday. You must ensure that all the conditions of the Pet Travel Scheme have been met and a full invoice and any relevant clinical notes have been provided.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You must also tell us immediately about any changes which 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.
- If you need to make a claim, you must give us all the information we need.



When and how do I pay?

- You can pay your premium in monthly instalments by Direct Debit.



When does the cover start and end?

- The start and end dates of your cover are the dates you select on your application and will be shown on your insurance policy schedule, your policy will then be renewed on an annual basis.



How do I cancel the contract?

- If you take out cover and then change your mind, you can write to us within the first 14 days of cover and we will cancel your policy and refund your premium. Thereafter you may cancel your cover at any time by providing us with 30 days cancellation notice but no premium refund will be made.