Insurance Product Information Document

Company: Vetsure Pet Insurance® policies are underwritten by Atlas Insurance PCC Limited transacting for its TVIS Cell.

Atlas Insurance PCC Limited is a cell company authorised by the Malta Financial Services Authority to carry on general insurance and is a member of the UK's Financial Services Compensation Scheme. Vetsure is a trading name of TVIS Limited who is authorised and regulated by the Financial Conduct Authority (FCA no.523215). Please refer to www.vetsure.com for full details, terms & conditions.

Please note: This document does not contain the full details of your chosen policy and should be read in conjunction with the relevant pre-contractual and contractual information: Quote(s) provided, Policy Wording document, Schedule, Statement of Fact, and our Terms of Business.

Product: Policy type(s) covered by this document: 'Accident Only'

What is this type of insurance?

The primary purpose of these policies is to provide cover for your pet's veterinary treatment should they be injured as the result of an accident. Other cover is provided as set out below and in your full policy documentation.

What is insured?

Please refer to your Schedule for details of the monetary limits specific to your policy and confirmation of any optional cover sections in force.

Sections of cover automatically included within your policy:

✓ *Veterinary Fees.* Treatment of an injury following an accident including Complementary Medicine.

✓ *Death of Pet from Accident.* The purchase or donation price of your pet should they be put to sleep because of an accidental injury.

✓ *Transportation Costs.* Travelling costs if your pet is referred to another veterinary practice.

The following sections of cover are optional and apply only if you have elected to include them:

✓ *Vetsure Preventative Care Vouchers.*

✓ *Public Liability (available for dogs only).* Costs arising from claims made against you by third parties related to injury or damages caused by your pet.

✓ *Emergency Boarding Kennel and Cattery Fees.* Costs of boarding your pet if you must spend more than 3 consecutive days in hospital.

✓ *Holiday Cancellation.* Expenses incurred if you must cancel or cut short a holiday because your pet needs life-saving treatment or goes missing.

✓ *Accidental Damage.* Accidental damage caused by your pet to a third party's personal property.

✓ *Personal Accident.* Lost income if you must take time off work after being bitten or scratched by your pet.

✓ *Dog Walker.* Costs of paying someone to walk your dog if you must spend more than 3 consecutive days in hospital.

✓ *Overseas Travel.* Costs for emergency veterinary treatment resulting from accidental injury, quarantining or replacement pet travel documentation.

Where am I covered?

Cover is provided under all sections of the policy whilst in the United Kingdom. Cover is also available under the optional 'Overseas Travel' section whilst your pet is temporarily located in European Union member countries, the Channel Islands, or Isle of Man.

What is not insured?

✗ Any excess contributions which are payable by you.

✗ Costs resulting from any injury or that occurred before the policy started.

✗ Costs resulting from any illness.

✗ Cosmetic, preventative and / or routine treatment.

✗ Dental or gum treatment unless it is the direct result of an accident or injury.

✗ Costs not backed up by an appropriate receipt.

Are there any restrictions on cover?

! Any dog to be covered cannot be, or be crossed-with, any of the excluded breeds detailed in the Policy Wording document.

! Your pet must be at least 8 weeks old at the start of cover.

! This policy does not normally cover using your pet in any trade, profession or business for monetary gain or reward, but there are certain exceptions to this that may be accepted by the Insurer.

What are my obligations?

At the start of the contract: It is up to you to ensure that the cover you have selected is appropriate for your needs. Vetsure cannot advise you on whether this policy meets your personal objectives, financial situation or needs.

We can only accept accurate and factually correct information to allow us to provide you with cover. This will ensure there are no unnecessary complications or delays if you need to make a claim and your policy is not cancelled or treated as if it never existed. As such, please take reasonable care to ensure all questions have been answered honestly and to the best of your knowledge.

During the contract: You must notify us as soon as possible of any changes in circumstances relevant to this policy and / or changes to any of the information you provided about yourself or your pet when you set the policy up.

You must always take reasonable steps to prevent or minimise any loss or damage. This includes, but is not limited to, undertaking regular preventative veterinary care for your pet in line with your Vet's recommendations.

When you want to make a claim: When your pet receives treatment, or you become aware of an event or condition that could lead to a claim, you must inform us within one year. If the treatment of your pet is likely to result in a Veterinary Fees claim exceeding £1,000 you should contact Vetsure for 'Pre-Authorisation'.
If you need to report a claim or potential claim under the Public Liability or Accidental Damage sections, you must inform us within 90 days of the incident occurring.

When and how do I pay?

If you pay for your policy by direct debit instalments the policy will automatically continue at the end of each period of insurance, and we will continue to take payments unless you tell Vetsure otherwise. If you pay for your policy in a 'lump sum' by credit/debit card, we will contact you in advance of your renewal date, so you can arrange payment. You will be sent details of your renewal at least 21 days before it is due regardless of your payment method.

When does the cover start and end?

All our policies run for 12 consecutive calendar month periods effective from the 'cover start date'. At least 21 days before the end of each 12-month policy period we will write to you to tell you about any changes to the premium and /or policy terms and conditions.

Cover for accidents starts from the cover start date shown on your Schedule.

Your policy will come to an end if:

- Your pet passes away.
- The current policy period expires, and you choose not to renew (your cover 'lapses').
- You do not pay the required premium and you do not correct this within 7 days of payment default.
- You choose to cancel the policy.
- We cancel, void or choose not to renew the policy in line with our policy terms and conditions.

How do I cancel the contract?

If you have agreed to purchase a policy and the cover is no longer required, you can cancel the policy at any time. You must notify us of your request to cancel by telephone on 0800 050 2022 or by writing to us at Vetsure, 2nd Floor, Titan Court, 3 Bishop Square, Hatfield, Hertfordshire, AL10 9NA. Alternatively, you can email info@vetsure.com.

You may cancel this policy by contacting Vetsure within 14 days of the start date or the date you receive your documents if this is later. Provided you have not submitted a claim, and no benefit has been paid, we will refund any premium you have paid. After the expiry of the 14-day period referred to above, you may cancel this policy by contacting Vetsure. We will calculate and retain the premium for the period you have been insured up until and refund any balance where applicable. We are not liable for any costs incurred after the cancellation date.