

Pet Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Gold Pet Insurance

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This document provides a summary of the key information relating to Gold Pet Insurance and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

Aviva pet Insurance provides cover for veterinary treatment costs due to illness or injury, for the lifetime of your pet. Although cover is annually renewable, provided we offer and you accept our renewal invitation, your pet will benefit from continuous cover, including costs for recurring conditions. Once renewed the maximum limits for the cover selected will be available again.



What is insured?

- ✓ Your pet as named in your Policy Schedule
- ✓ Veterinary fees up to £3,500 per period of insurance to treat illness or injuries
- ✓ Up to £500 if your pet dies or has to be put to sleep because of an illness or injury
- ✓ Third party liability (dogs only) up to £1,000,000
- ✓ The cost of your pet up to £500 in respect of permanent loss due to your pet being lost or stolen
- ✓ Advertising costs up to £250 for local advertising and up to £250 reward on recovery if your pet is stolen or strays
- ✓ Boarding at licensed premises up to £500, if you have to go into a UK hospital for more than 48 consecutive hours
- ✓ Holiday cancellation up to £1,000 for travel and accommodation expenses you cannot recover from elsewhere if you have to cancel less than 7 days before or cut short your holiday because your vet believes your pet needs immediate lifesaving surgery



What is not insured?

- ✗ Any pet at the policy start date which is less than 8 weeks old or aged 9 years or over for dogs or 11 years or over for cats; once covered there is no maximum age limit
- ✗ Any claim for pre-existing injury or illness
- ✗ Any claim for illness which arises or first shows symptoms within 10 days after the start of the policy
- ✗ Any animal that must be registered under the UK Governments Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any subsequent amendments
- ✗ Any pet used for commercial, security or racing purposes
- ✗ Any claim for behavioural problems, where these were apparent before the policy started



Are there any restrictions on cover?

- ! You'll need to pay an excess for every condition you claim for. Where you have chosen a voluntary excess, it will be applied in addition to the standard excess. Claims for ongoing treatments will have an excess applied each insurance year. Your excess is shown on your Policy Schedule
- ! If your pet is aged 7 years or over when your cover starts or your policy is renewed, you'll need to pay a 15% contribution towards vet fees after deduction of all applicable excesses (including claims for ongoing treatment)
- ! Any claim for third party liability (dogs only), will be subject to a total excess of £100
- ! Cover for death from illness does not apply if at the time of death, your dog is aged 9 years or over or cat 11 years or over
- ! You need to notify the police within 48 hours of discovering your dog has been lost or stolen
- ! If your pet is lost or dies and you can't provide a receipt we will not pay more than the market value at date of purchase
- ! We won't cover more than one claim for theft or straying per period of insurance



Where am I covered?

- ✓ Your pet is covered whilst in the UK
- ✓ Your pet is covered for veterinary fees and holiday cancellation whilst you are temporarily located in a member country of the PETS Travel Scheme or Eire for up to six months in each period of insurance



What are my obligations?

- You are under a duty to take care in answering all questions in relation to this insurance honestly and to the best of your knowledge
- You must pay your premiums on time
- You must provide proper care and attention to your pet at all times, take your pet for regular annual check-ups and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease
- In the event of any possible claim under any section of this insurance you should notify us as soon as possible
- You agree that any vet that has treated your pet has your permission to release any information that we might request concerning your insurance. Any charge for the release of this information will be your responsibility
- You must notify us as soon as possible of any changes in circumstances which may affect the cover provided and which have occurred since the cover started. Please see the Policy Wording for a list of changes we need to know about



When and how do I pay?

Payment can be made either annually or by monthly instalments. Annual premiums can be paid by credit card or debit card. Monthly instalments can only be paid by Direct Debit.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your current Policy Schedule.

If we offer renewal and you accept, your policy will continue for another 12 months. If you pay by Direct Debit your policy will continue automatically, if you pay by debit or credit card you will need to contact us to make payment to benefit from continuous cover.

It is important to note policy terms and conditions can change over time and premiums will increase due to factors such as your pet's age, claims history and our view of future costs of providing cover.



How do I cancel the contract?

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

A 14 day cooling off period applies when you first purchase and when you renew your insurance, or when you receive your documents (whichever is later). Within the cooling off period you can cancel your policy and will receive a full refund of any premium you have paid providing no claims have been made.

If you have made a claim or you wish to cancel outside of the cooling off period, you can cancel at any time and will receive a proportionate refund based upon the number of days of cover remaining for which you have paid, meaning you will only pay for the time you have been covered.

If you would like to cancel your policy, please telephone our Customer Service Department on 0333 234 0630 or email customerqueries@insurancefactory.co.uk