Pet Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited **Product: Aviva Lifetime Pet Insurance**

Aviva Insurance Limited Registered in Scotland No. SC002116. 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 main cover and exclusions relating to this insurance product. It does not contain the full terms and conditions. Full details are provided in the policy wording and your schedule.

What is this type of insurance?

This is a Lifetime Pet Insurance policy for cats and dogs. It helps cover veterinary treatment costs for illnesses and injuries throughout your pet's life, provided you renew your policy each year. Your chosen annual vet fee limit is reinstated at each renewal.

What is insured?

Veterinary Fees

- ✓ Cover for vet fees for accidents, illnesses and conditions up to the annual vet fee limit shown in your schedule. This limit refreshes at renewal.
- ✓ Up to £1,000 towards complementary treatment fees, including a maximum of £500 towards physiotherapy and hydrotherapy fees combined.
- ✓ Dental treatment required due to accidental injury.
- ✓ Up to £75 towards consultation fees for each separate visit to the vet as a result of a condition.
- ✓ Up to £200 towards additional out of hours consultation fees for each separate out of hours visit to the vet as a result of a condition.

Third Party Liability (Dogs Only) – if shown on your schedule

- ✓ Legal liability for injury, death or property damage caused by your insured dog up to £2,000,000.

Emergency Boarding

- ✓ Boarding or pet minding costs if you or a family member are unexpectedly hospitalised, up to £750.

Missing Pet

- ✓ Advertising costs up to £1,000, which includes reward costs up to £250.
- ✓ Loss or theft cover up to the purchase price/donation value declared, subject to a maximum of £1,500.

Holiday Cover (EU only)

- ✓ Vet fees abroad up to your annual vet fee limit.
- ✓ Quarantine costs up to £1,500.
- ✓ Replacement pet travel documents up to £250.
- ✓ Repeat tick and worming treatment up to £250.
- ✓ Emergency overseas expenses up to £300.

What is not insured?

- ✗ Any claims in connection with or arising from any pre-existing condition or any claim for a recurring condition that's in any way connected to a pre-existing condition.
- ✗ Claims for or in connection with any illness or disease, or recurrence of illness or disease, arising during the first 14 days of the pet being covered. This timeframe does not apply at the start of a renewal year.
- ✗ Claims for or in connection with any injury or accident occurring within the first 48 hours of cover. This timeframe does not apply at the start of a renewal year.
- ✗ Any treatment or complementary treatment your pet has during a period of insurance if we haven't received the agreed premium for that period of insurance or that arise after a period of insurance where the premium hasn't been paid.
- ✗ The cost of any treatment that exceed the specified policy limits.
- ✗ Preventative, non-essential or routine treatments that as a pet owner you would expect to pay for, such as (but not limited to) vaccinations, flea treatment, worming treatment, routine health checks or grooming.
- ✗ Any treatment to do with pregnancy, breeding or giving birth and associated complications.
- ✗ Behavioural treatment and behaviour-related medication.
- ✗ Diet foods and routine nutritional supplements.
- ✗ Spaying, castration and associated complications.
- ✗ Working, commercial or professional use of pets.
- ✗ No reward will be payable to a member of your family or anyone living with you.
- ✗ Any costs arising as a result of your dog being left unattended in a public place at any time.

What is insured? Continued...

Optional Covers (if shown on your schedule)

- Dental Illness Cover – up to £1,000.
- Farewell Cover, including:
  - Death due to injury or illness
  - Euthanasia costs
  - Burial or cremation costs
  - Up to the purchase price/donation value declared, subject to a maximum of £1,500.

What is not insured? Continued...

✗ Pets which should be registered under the Dangerous Dogs Act 1991 and (Northern Ireland) Order 1991 or any later amendments, or any pet listed on the excluded breed list on our website.

Are there any restrictions on cover?

! Your annual vet fee limit is the maximum amount payable during each policy year and is shown in your schedule.
! A vet fee excess applies as selected by you and shown in your schedule. Excess applies per condition, per policy year.
! An optional co-payment applies if selected.
! A compulsory co-payment may be applied, depending on your pet's age. We will tell you before this happens and this will replace any optional co-payment you selected.
! For third party liability cover you must pay the excess for any property damage claim.
! Holiday cover is limited to travel within eligible EU countries only when travelling under the Pet Travel Scheme, subject to the limits shown in your schedule.
! Claims for loss or theft of a pet are only payable after the pet has been missing for more than 45 days.
! Dental illness cover only applies if:
  - Dental Illness Cover has been purchased.
  - Your pet has an annual dental examination.
  - Any treatment recommended by your vet is completed by a vet within 3 months.
! Farewell cover only applies if the cover has been purchased. Any claim for death by illness for pets aged 8 years and older.

Where am I covered?

✓ Cover is for the UK only – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands
✓ Temporary travel within eligible European Union countries under the Pet Travel Scheme, subject to policy terms and limits. Third party liability cover (for dogs) only provides cover for claims that occur in the UK. See your policy documentation for further details.

What are my obligations?

You must:

- Provide complete and accurate information when applying for, renewing or changing your policy and tell us about any changes that may affect your cover.
- Observe and fulfil the terms, provisions and conditions of this policy. Failure to do so could affect your cover and any amount paid as a claim.
- Take reasonable care of your pet and seek veterinary advice when required.
- Ensure your pet receives an annual health check, including a dental examination.
- Notify claims as soon as possible and within 12 months of first treatment for vet fee claims and give us any information and help we need.
- Pay all premiums when due.

When and how do I pay?

You can pay your premium annually or by monthly payments. Premiums must be paid and kept up to date throughout the period of insurance.

When does the cover start and end?

Your policy runs for 12 months from the start date shown in your schedule.

How do I cancel the contract?

You can cancel your policy at any time by contacting us by calling 0345 246 1103.
If you cancel within 14 days of purchase and cover has not yet commenced, we will give you a full refund as long as there hasn't been a claim or an incident that might lead to a claim.

NPELC17909 11/2026

FSC
MIX
Paper
FSC® C007810