

Pet Accidental Injury Cover

Insurance Product Information Document



Insurer: Simplyhealth Access, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202183 Simplyhealth is registered and incorporated in England and Wales.

Product: Pet Accidental Injury Cover

This document provides a summary of the key information relating to this policy but it is not personalised to you. The other documents you receive from us, before and after the policy starts, will tell you what you need to know about the policy.

What is this type of insurance?

This policy is a pet accidental injury policy. It can pay for the cost of treatment for injuries to a pet caused as a result of an accident, up to annual limits.



What is insured?

Your pet dogs, cats and rabbits, that we have collected payments for, if they are injured during the policy period and the injury is covered under the Terms and Conditions of the policy, as long as you continue to pay the premium.

- ✓ **£2,500** - the maximum limit for the treatment of any one injury
- ✓ **£5,000** - the maximum amount payable for all treatment received in a 12 month period
- ✓ **Treatment covered** - any examination, consultation, advice, tests, X-rays, medication, surgery, nursing or care provided by a veterinary practice



What is not insured?

- ✗ Any dog, cat or rabbit under 8 weeks of age
- ✗ A dog's cruciate ligaments and their associated structures
- ✗ Laser, MRI and CT treatment or investigations
- ✗ Injuries that occurred before the start of the policy
- ✗ Injuries that are of a recurrent nature
- ✗ The cost of treating an animal that is used or connected in any way with any profession, occupation or business
- ✗ The cost of privately cremating or burying a pet



Are there any restrictions on cover?

- ! The policy does not cover the first £75 treatment costs for each injury
- ! Treatment must be carried out by a registered vet
- ! Payments for ongoing claims will only be made for 12 months following the date of the initial claim, or up to the policy limit
- ! There are a number of exclusions, please read the full policy documentation to find out what these are



Where am I covered?

- ✓ Treatment and services are covered in the United Kingdom, the Isle of Man, the Channel Islands and travel between these places only.



What are my obligations:

- **at the start of the contract?** Give us honest, accurate and complete information when buying the policy, check your policy documentation when you receive it to make sure you have the cover you need and expect.
- **during the term of the contract?** Pay the premium on time, let us know of changes to your address or bank details.
- **when making a claim?** Give us the information that we need to assess the claim properly.



When and how do I pay?

We accept payment by monthly Direct Debit.



When does the cover start and end?

The cover starts from the date we include your pet on the policy and is a rolling monthly contract. It will roll on automatically if it is not cancelled. If you buy this product, your welcome letter will show the start date.



How do I cancel the contract?

You can cancel your policy by writing to us or calling us.

If you cancel within 14 days of receiving your policy documentation, we will refund the premium, unless you have made a claim. After that you can end the contract at any time, cover will stop from the end of the period for which we have received the insurance premium. We can end the contract by giving you 7 days' notice, but we will only do this in the event that you have been dishonest or fraudulent in any dealings with us or your vet has advised you have been negligent towards your pet.