

## PET INSURANCE FAQ'S

We have put together a list of the frequently asked questions below. If you have a question or a query that is not covered here please do not hesitate to contact us.

### **Are existing conditions covered on your policies?**

Unfortunately, we cannot cover for any conditions that started before your policy began. However, even if your pet has been ill or suffered an accident in the past, we may still be able to offer you a policy, although we cannot offer coverage for existing or on-going health problems, so please call us on: 020 3824 0721

### **Can I cancel my policy?**

Your policy is an annual insurance policy. Should you no longer have your pet, the underwriter may, offer a partial refund if no claims have been made. You will also have a cooling off period on the policy of 14 days subject to no claim being lodged within this period.

### **What factors will influence the cost of the insurance?**

We will take many different factors into consideration when providing you with a quote, including the type of pet you would like to insure, their age, and where in the UK you live.

### **What is my excess?**

Your excess will vary depending on the type of policy you would like to purchase and the type of claim you are processing. Full details of the age and breed applicable excesses can be found in the policy wording.

### **What is co-insurance?**

Co-insurance is the amount payable by the owner of the pet if a claim is made after the pet reaches a certain age.

If your pet is aged 5 and over you will be liable for the policy excess and 10% of the claim cost.

If your pet is aged 8 and over you will be liable for the policy excess and 20% of the claim cost.

### **What pets can I insure?**

We offer cover for all cats and most dogs on our policies. We also offer a multi-pet policy discount, this can be a combination of cats and dogs and up to 3 pets on each policy.

### **Can I apply for insurance if my pet has had health problems in the past?**

You are welcome to apply for insurance with us, even if your pet has had health problems in the past. However, your policy will not cover you for any conditions that began before the policy started

### **How can I pay for my insurance?**

You can pay for your policy as a one off yearly payment or you can choose to pay by a finance plan over 12 months via monthly direct debit.

**If I am paying by direct debit, what date will the payment be taken?**

The payments will be taken on either the 1st, 11th or 21st of each month. The payment date is dependent on the date of purchase for the policy and cannot be changed. If a payment fails on your direct debit there will be an additional £10.00 late payment charge.

**Does my pet have to be chipped and vaccinated in order to take the insurance out?**

Your pet will need to be chipped and have all of its vaccinations up to date for the insurance to be taken out and be valid.

**What is third party liability?**

Third party liability cover is only applicable to policies insuring dogs. This section of your policy provides cover if your pet damages someone else's property or causes bodily injury to someone whether it is non-fatal or fatal. Third Party Liability doesn't cover you or anyone in your immediate family if they are hurt or their property is damaged.

**What is accidental damage?**

We class accidental damage as damage to property that is not owned by you or a member of your immediate family, or someone employed by you. We will pay up to £500 subject to a £95 excess. We will not cover any damage if your pet is left unsupervised. Items left in your care, even if not owned by you, will not be covered. (Please note that accidental damage cover is only available on Gold level policies.)

**Am I covered if my pet goes missing or is stolen?**

The maximum benefit policies will provide you cover for costs of advertising for a lost or stolen pet in local media, up to the amount shown in the policy wording. This varies on the bronze, silver and gold policies. If your pet is not recovered, the death benefit may be payable.

**What is Petline 24/7?**

Petline 24/7 is a free-to-use emergency helpline exclusively for our customers. If your pet is ill or injured and you need advice or support, or even help to find an emergency vet in your area (especially useful if you are on holiday with your pet!), you can call Petline 24/7 at no charge.

**What is a bilateral condition?**

A bilateral condition is a health condition that can happen on both sides of the body. There are restrictions on how much we will cover for these conditions. The list of conditions which we consider to be bilateral can be found on our website, such as hip dysplasia or cruciate ligament ruptures. If there is a gap of 12 or more months between incidence, they would not classify as a bilateral condition.

**Who are considered to be immediate family?**

Immediate family is classed as your spouse or partner, your children, your spouse's or partner's (even if they do not live with you), or any other person that is permanently residing at your address, including anyone who may be employed by you.

**How long is my pet covered for if I take it abroad on the Pet Travel Scheme?**

The time limits vary on the policy that you choose. If you have the bronze cover you will be covered for a maximum of 1 month in total during the period of the policy. If you have the silver cover this extends to 3 months in total during the policy period, but no single trip can last longer than 31 days. The gold cover has up to 6 months in total however the same 31 days duration per trip applies.

**What do I do if my pet needs treatment abroad or away from home?**

If your pet becomes ill or is injured while you are abroad, you should take them to a registered veterinary practice for treatment. If you are having trouble locating a suitable practice, you should contact Petline 24/7 for advice

**How long do I have to notify you of a claim?**

You must notify us within 60 days of the occurrence of the accident or onset of illness, otherwise your claim will not be covered. However, we do ask that you contact us as soon as possible to advise us of the claim. Claims resulting from an accident occurring within 48 hours of the start of your policy will not be covered nor will claims resulting from illness occurring within the first 14 days of the start of your policy.

**Am I covered for house calls on my policy?**

You are only covered for the cost of a house call if your vet certifies that your pet's condition would have made it dangerous to move them before treatment.

**When is my excess and co-insurance payable?**

The excess and co-insurance is payable when you make any claim on your policy and will be the first amount to be deducted once your claim has been approved.

**How long will my pet need to be gone before it is classed as missing?**

If your pet has strayed it will be classed as missing after 45 days. If you believe your pet has been stolen, then it will be classed as missing after 90 days. The waiting period begins on the day you report to us that your pet has been stolen or gone missing, and you must also report to your local police and the council's animal control officer as soon as you become aware that your pet is missing.

**Can I make a claim for a pet passport?**

If you lose your pet's passport, or it is stolen, while you are abroad with your pet we will cover the cost of obtaining a replacement up to £250. You must be travelling within an EU country for coverage to be valid.

**If I upgrade my policy will the new limit apply to any ongoing claims?**

No, we will only cover any ongoing claims up to the limit that was in place at the time of the illness or accident.

**What shall I do with any vet bills that I get due to an illness or accident?**

We can pay your vet directly as long as they submit the claims form and any supporting documentation we may ask for. This only applies to UK vets and is subject to the policy excess and any co-insurance payments being made to us first.

**Will you cover for any charges made by my vet if you request information from them in relation to a claim?**

The policy will not cover you for any charges made by a vet or another professional in connection to them providing us information to support a claim.

**What is an exclusion period, and do I have it on my policy?**

An exclusion period is an amount of time after taking the policy out where you are unable to make a claim, this is to ensure that a policy is not taken out after an accident or illness has occurred. The exclusion period on our policies are 48 hours for an accident and 14 days for an illness.

**If I am a new customer are there any age limits for the pet I am looking to insure?**

We can only insure dogs under 6 years and cats under 8 years at the time of you first taking the policy out. Once insured by us we will continue to offer you annual insurance cover for the rest of your pet's life regardless of age.

**Would you class a gun dog as a working dog?**

Yes, we would class them as a hunting dog. Unfortunately, we do not cover working dogs on this policy.

**Will you cover behavioural lessons under any circumstances?**

We exclude all behavioural therapy unless the behavioural problem is caused as a direct result of an covered claim occurring during the period of insurance and the behavioural problem is not linked to a existing condition.

**If my dog has previously been treated for swallowing a foreign object, would they be covered if it were to happen again?**

This treatment would be covered by your policy if it is not a habit. We classify 3 or more episodes of ingestion of foreign objects as a habit. So, if your pet has only swallowed something once before, your policy would cover the second episode, but not the third. This must have also been disclosed to us at the start of the policy and approved when the policy was taken out.

**Do you cover the cost of pet ambulances or transfers?**

This is excluded on the policies unless your pet is on a drip and being transferred between a referral practice and emergency vet. We would also only cover one journey.

**Do you need to know if my pet has been neutered in the policy year?**

You would only need to notify us of this on renewal of the policy.

**I am looking to bring my pet into the country. How long must my pet be resident in the UK before I can get insurance from you?**

We will be able to consider your application once any applicable quarantine period is completed.

**Can I insure my pet prior to its entry into the UK or can I arrange the insurance to start upon its entry to the UK?**

No, you will not be able to do that as your pet must be in the UK and have completed quarantine before we can consider your application.

**What happens if my pet contracts an illness before arriving in the UK?**

We are not able to cover any pet that has contracted an illness before arriving in the UK.

**What levels of cover do you offer?**

We have an Accident Only policy, and we also offer 3 levels of Maximum Benefit policies, depending on your needs.

**What does the accident only policy cover me for?**

The Accident only policy provides coverage for the cost of vet's fees if your pet is involved in an accident, but not if they become ill.

**What does the Maximum Benefit policy cover?**

The Maximum Benefit policy covers you for vet's fees if your pet is injured in an accident or becomes ill. There is no time limit on treatment, and the condition will be covered until the benefit amount is reached.