

Pet Insurance

Insurance Product Information Document

Company: ETU Forsikring A/S

Product: K9 Cover

This insurance is underwritten by ETU Forsikring A/S Registered Office: Hærvejen 8, DK-6230 Røddekro, Denmark who are authorised and regulated by the Finanstilsynet (the Danish Financial Regulator). Their Finanstilsynet authorisation reference is 108873. ETU Forsikring A/S are permitted to conduct business within the United Kingdom by the Financial Conduct Authority. Their UK Financial Conduct Authority authorisation number is 807534.

Complete pre-contractual and contractual information is provided in other documents, this document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

Pet Insurance to help you cover the financial costs should your dog of which you are the owner and keeper become ill or suffer from an accident. You choose the type of cover you need and level of benefit that is suitable for you.



What is insured?

You will receive the agreed level of benefit as stated on your policy schedule, for:

- ✓ **LIFETIME COVER** for your dog.
- ✓ **PRE-EXISTING CONDITION COVER** for your dog (only if you disclose the condition(s) and we agree to cover your dog).
- ✓ **VET CONNECTION HELPLINE SERVICES** (only available with Gold Cover upgrade)
- ✓ **VETERINARY FEES** following an accident suffered by your dog.
- ✓ **VETERINARY FEES** following an illness suffered by your dog.
- ✓ **COMPLEMENTARY TREATMENT** to your dog.
- ✓ **ACCIDENTAL DEATH** of your dog up to the age of 6 years.
- ✓ **PUBLIC LIABILITY** If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving your dog during the period of insurance and you are legally responsible.
- ✓ **DEATH** of your dog from illness up to the age of 6 years.
- ✓ **THEFT OR STRAYING** cover if your dog is stolen or goes missing.



What is not insured?

No payment will be made for any of the following reasons:

- ✗ Any pre-existing or chronic conditions (Unless disclosed to us and we agree cover).
- ✗ The policy excess you select and as shown on your policy schedule. Any excess payable by you will be deducted from the overall maximum benefit limit as stated on your certificate of Insurance.
- ✗ The amount you are required to pay towards the costs of the Veterinary Fees (20% of the claim if your dog is 7 years or over, rising to 25% of the claim if your dog is 12 years or over).
- ✗ More than the sum insured shown on your policy schedule.
- ✗ Any illness claim within 14 days of your dog's first policy year (this exclusion will not apply to a pre-existing or chronic condition if you have disclosed the condition(s) and we agree cover).
- ✗ Any accident claim within 5 days of your dog's first policy year.
- ✗ Any non-necessary or preventative treatment.
- ✗ Any amount if the death of your dog results from an illness and your dog is aged 6 years or over.



Are there any restrictions on cover?

- ! You must be owner and keeper of the insured dog.
- ! With the exception of Public Liability, the maximum amount covered is dependent upon the level of cover you select. You can choose from the following levels of cover: Lifetime £1,000, £2,000, £3,000, £4,000, £5,000, £6,000, £7,000 or £8,000 and the cover you select will be stated on your policy schedule. You will be covered up to the maximum policy cover limit that you select each year and the amount will be reinstated each year.
- ! You can choose a policy excess of between £100 and £500.
- ! Your dog must be aged between 8 weeks and 10 years at the policy start date.
- ! Your dog must not be a dangerous dog or crossed with a dangerous dog or have been the subject of a complaint to the police.
- ! Your dog must be micro chipped.
- ! Your dog must be registered at a Veterinary Practice based in the United Kingdom when applying for cover.

- ! Where a condition is affecting one body part of which your dog has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments) this will be considered a bilateral condition and when applying the maximum benefit limit or an exclusion bilateral conditions are considered as one condition.
- ! Your policy premium amount will not remain the same for the lifetime of your dog.
- ! We will pay a maximum of £1,000 for the cost of complementary treatment your dog has received within the United Kingdom during the Period of Insurance to treat an Illness or Injury.
- ! We will pay a maximum of £1,000 for the cost of dental treatment your dog has received within the United Kingdom during the Period of Insurance to treat an Illness or Injury.
- ! We will pay the purchase price of your dog, up to maximum of £500, whichever is the lesser, if your dog dies or has to be put to sleep by a vet following an accident or Illness during the period of insurance.
- ! If your dog is stolen or goes missing during the period of insurance we will pay up to a maximum of the purchase price, or £250, whichever is the lesser.



Where am I covered?

- ✓ This policy will cover you in the United Kingdom.
- ✓ You may be covered anywhere in European Union States and Territories included in the Government's Pet Travel Scheme (PETS) for up to three (3) months during the period of insurance provided that your pet has a valid Pet Passport and is accompanying you on holiday. You must ensure that all the conditions of the Pet Travel Scheme have been met and a full invoice and any relevant clinical notes have been provided.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You must also tell us immediately about any changes which may affect your cover. For example if you move house with your dog, your name changes or you change the name of your dog.
- You must tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need.
- For cover to be in place you must pay the agreed premium as shown on your schedule.



When and how do I pay?

- You can pay your premium as a one off payment annually or in a number of monthly instalments. Payment can be made by direct debit only.



When does the cover start and end?

- The start date of your cover is the date you select on your application, your policy will then be renewed on an annual basis.



How do I cancel the contract?

- If you choose to cancel your insurance, simply notify K9 Cover (a trading name of I-Capitalise Ltd) at 5 Harveys Hill, Luton, Bedfordshire, LU2 7YL, Email: support@k9cover.com, Telephone: 03300 564 060.