Pet Insurance

Insurance Product Information Document

Company: Allianz plc Product: PET Insurance

Your insurance is underwritten by Allianz plc, with a registered address of Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6. Allianz plc is regulated by the Central Bank of Ireland. Companies Registration number 143108.

This document provides a summary of the key information relating to this Pet insurance policy. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. It is important that you review this document in conjunction with your policy schedule to ensure that the level of cover provided is adequate for your needs.

What is this type of insurance?

The policy is an insurance contract providing cover for your Pet. The different sections of cover that is available on a standard Allianz Pet Policy and a summary of the main section exclusions are detailed below. Your Policy may not include all of these sections or all of the cover within a section. The limits shown below are the maximum amounts that apply. Please refer to your Schedule for full details of your Pet cover.

What is insured?

✓ **Vet Fees**
Cover for vet fees each year, including hospitalisation and referral, for up to the maximum amount payable as shown on your schedule.

✓ **Advertising and Rewards**
We will pay for local newspaper advertising and the cost of offering a reward should your pet get lost, go missing or be stolen, up to the maximum amount payable as shown on your schedule.

✓ **Boarding Kennel, Cattery Fees or Homecare with a friend**
We will pay towards the cost of a boarding kennel, cattery fees or homecare costs if you are hospitalised for more than 4 days and are not able to look after your pet, up to the maximum amount payable as shown on your schedule.

✓ **Theft or Straying**
If your pet is not found we will refund the purchase price of your pet, up to the maximum amount payable as shown on your schedule.

✓ **Death from injury**
We will refund the purchase price up to the maximum amount payable as shown on your schedule.

✓ **Death from illness**
We will refund the purchase price up to the maximum amount payable as shown on your schedule.

✓ **Holiday Cancellation**
If your pet has urgent surgery or goes missing up to 7 days before or while you are away, we will refund the price of your holiday up to the maximum amount payable as shown on your schedule.

✓ **Third Party Liability**
Should you be held legally liable for damage or injury caused by your pet, up to the maximum amount payable as shown on your schedule.

What is not insured?

✗ **Pre-existing medical conditions**
Your pet will not be covered for any illness or injury that he/she had or showed signs or symptoms of before you took out this insurance policy. They will not be covered for any condition that occurs as a result of the pre-existing illness also.
For the 1st fourteen days of the policy we are unable to cover any illness that occurs and If there is a break in the policy cover at any time, conditions previously covered will then be excluded.

✗ **Advertising and Rewards**
Any reward that we have not agreed to before you advertised it.

✗ **Boarding Kennel, Cattery Fees or Homecare with a friend**
Any amount if you are in hospital for less than 4 days.

✗ **Theft or Straying**
Any amount if you or the person looking after your pet has freely parted with it, even if tricked into doing so, unless someone was looking after or transporting your pet in return for money, goods or services.

✗ **Death from injury**
Any amount if the death results from an injury that is noted as excluded on your schedule.

✗ **Death from illness**
Any amount if the death results from an illness that occurs or first shows clinical signs within 14 days of your pet cover starting. Any amount if your pet is aged 8 years or over. If your pet is a select breed, this is reduced to 5 years or over.

✗ **Holiday Cancellation**
Any costs relating to a holiday you booked less than 28 days before you were due to leave.

✗ **Third Party Liability**
Any costs or expenses incurred in defending you which we have not agreed beforehand. Any amount you may be held legally liable for, as a result of damage or injury caused by your pet if the pet is a Guide dog.

Are there any restrictions on cover?

Restrictions applicable to Optional Covers:

- ! Personal effects and clothing is limited to a maximum of €200.
- ! Personal accident is limited to €13,000 in total and will not be paid to the driver of the car if they were under the influence of alcohol or drugs.
- ! Windscreen payment is limited to €200 when an Allianz approved repairer is not used.
- ! Your no claim bonus will be stepped back if 2 claims are made in the last 3 years.
- ! Driving other cars applies to cars not owned by you/your employer or leased/hired by you. It applies to the policyholder only and where you are older than 25. Cover is restricted to third party cover only.
- ! Breakdown assistance restrictions:
  - The maximum distance your car will be towed is 50km/30m.
  - Journey completion only applies if you are 30km or more from your home.
  - Journey completion is provided up to & euro; 150 /£100.
  - A class -A courtesy car is available for up 48 hours.
  - Overnight accommodation is covered up to €35/£25 per person up to a maximum of €150/£100 covered for a maximum of four callouts in one policy year.
- ! Business use is limited to use in connection with your occupation, excluding carriage of goods and soliciting orders.

Where am I covered?

- ✓ You have Comprehensive cover while driving your car in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ You have Comprehensive cover for up to 60 days while you drive in any European country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading. After 60 days you will only have the minimum level of insurance cover required to drive in those countries.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy.
- There are certain changes you will need to tell us about before continuing to use your car. These include, but are not limited to: you change your car; you change your address; you modify your car from the manufacturers original specification; you change your use of your car; you intend to travel to any country not listed in 'where am I covered' section above; there is a change in your health that has been advised to the Driving Licence Authority and they do not continue to issue you a licence.
- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give us all the information about the claim that we ask for.
- You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.
- You must do all you can to protect your car from damage or theft and keep it in a roadworthy condition, including having a valid NCT where required by law.
- If we ask you must allow us to inspect your car.
- If you are paying by our Direct Debit facility, you must keep your payments up to date.

When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, cheque, debit/credit card or direct debit.

When does the cover start and end?

Your cover begins from the start date outlined in the policy schedule. The duration of the policy term is 12 months.

How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us.
You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 days of the start date / renewal date of your policy or the date on which you receive the full terms and conditions of your policy. This is known as the 'cooling off' period.
If you cancel the policy after the 14 days cooling off period, we will refund the amount you have paid for the unused period less a charge. Please refer to your schedule for further information.
Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.
To cancel your policy, please contact the insurance advisor you used to arrange this policy.