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**
  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.
- ✓ **Cremation and Euthanasia**
  We will pay towards the cost of euthanasia or cremation if your pet dies or must be put to sleep by a vet due to an accidental injury or illness 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.
- ✗ **Cremation and Euthanasia**
  We do not cover any costs above the benefit limit, illnesses or clinical signs that begin within the first 14 days, conditions that existed before cover started, or any injury or illness excluded on your schedule or under the policy.
- ✗ **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?

- ! The standard policy excess is €100. Optional lower or higher excesses are available upon request which may increase or decrease your premium. You may also pay a percentage amount on each vet fees claim depending on the age of your pet. This will be noted on your schedule.
- ! Restrictions in cover may apply to certain breeds. Please check the policy for full details.
- ! The policy provides cover for ongoing conditions, provided the injury or illness did not first show clinical signs before your pet's cover started. When you renew your policy the full vet fees benefit is reinstated.
- ! Restrictions in cover may apply depending on the age of your pet.

Where am I covered?

- ✓ Cover applies in the Republic of Ireland, and for not more than 30 days in any period of insurance for temporary visits to the UK, the Isle of Man and the Channel Islands as long as the purpose of the travel is not to seek veterinary treatment.

What are my obligations?

At quotation and for the duration of the policy

- You must provide complete and accurate information and must take reasonable care and respond honestly to any questions asked when you take out, make changes to, or renew your policy.
- You must tell us immediately of any changes in the answers you gave to the question we asked, which may affect this insurance or increase the risk of loss. If you do not tell us about these changes then your cover could be invalid or we may decline or reduce your claim.
- You must pay your premium.
- You must take care of Your Pet, arrange and pay for Your Pet to have a yearly health check and dental examination and any Treatment normally recommended by a vet to prevent Illness or Injury. Failure to do so may affect payment of claims.
- You must arrange for Your Pet to be kept vaccinated against the following:
  Dogs: Distemper, hepatitis, leptospirosis, parvovirus and kennel cough.
  Cats: Feline infectious enteritis, feline leukaemia and cat flu.
- You must comply with the terms and conditions of the policy.

In the event of a claim

- You must advise Allianz immediately of:
  - Any claim made against you
  - Any circumstance that might reasonably be expected to result in a claim
- You must co-operate fully with us in the handling of the claim

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 debit/credit card, direct debit or cheque.

When does the cover start and end?

Cover starts on 03/07/2027 and ends on 02/07/2028.

How do I cancel the contract?

What happens if | take out cover and then change my mind?

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working-days of the latest of:
(1) the starting date of cover, or
(2) the date on which you receive the full terms and conditions of your Policy.
Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given above, quoting your policy number. Should you exercise this right we will refund you any part of your premium you have paid less a premium transaction charge as detailed in your Schedule.

Cancellation after the 14 working-day cooling off period

If you cancel the policy after the 14 working-day cooling off period we will refund the part of the premium you have not used less a premium transaction charge as detailed in your Schedule. If we cancel the policy as a result of non-payment, or part payment, we will cancel the policy with effect from the last day the premium paid to us entitled you to cover.