Pet Insurance

Insurance Product Information Document

Company: Ecclesiastical Insurance Office plc Product: Lifetime €2500

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This document provides a summary of the key information relating to this Pet insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This pet insurance policy provides cover for veterinary fees as a result of Illness or Accidental Injury to Your Pet.

What is insured?

The premium payable is inclusive of Veterinary Fees, Holiday Cancellation and Theft or Straying cover. Other sections are optional. You do not have to purchase the optional covers to avail of our Pet Policy.

Veterinary Fees

- ✓ Veterinary fees, the limit in any one period of insurance for all conditions under this policy is €2,500 whilst your pet remains insured with us.
- ✓ Complimentary treatment up to €500.00 per condition is included in your Veterinary fee benefit.
- ✓ Specialised diagnostics up to €1,500 per condition is included in your Veterinary fee benefit.
- ✓ Cruciate treatment up to €1,500 per condition is included in your Veterinary fee benefit.

Holiday Cancellation

- ✓ Holiday Cancellation up to €1,500 per claim for the costs associated with the cancellation of Your pre-booked holiday should Your Pet need emergency life-saving Treatment.

Theft and straying

- ✓ If Your Pet is lost or stolen and is not found within 45 days of being lost or stolen, up to €1,000 per claim.

Depending on the options you have selected, the following covers may apply:

Third Party Liability (Dogs only)

- ✓ Cover can be included for Your legal liability if Your dog causes death, Accidental Injury up to €300,000 per claim.

Death from Illness or Accidental Injury

- ✓ If Your Pet dies or is put down for humane reasons as a result of Illness or Accidental Injury up to €750.00.

What is not insured?

Any claim arising as a result of

- ✗ Your Pet being neutered or spayed.
- ✗ Any sexually transmitted disease; rabies; Aujesky's disease; leishmaniasis/leishmaniosis; epidemic outbreaks or any 'notifiable' disease.
- ✗ Your Pet undergoing organ transplants or blood donation.
- ✗ Your Pet straying, escaping, damaging property, or attacking persons or pets, if Your Pet has done this before the Policy Start Date.
- ✗ Malicious or willful injury or gross negligence to Your Pet which is caused by You, or members of Your family.
- ✗ Medication that is not prescribed by a Vet or purchased using a prescription not provided by Your Vet.
- ✗ Any reasonable or non-essential Treatment of Your Pet.
- ✗ Any medication prescribed by a Vet where the Vet price markup is greater than 100% of the manufacturer's price.
- ✗ An epidemic, pandemic or other such health warning, and declared as such by the Department of Agriculture, Food and the Marine or the World Health Organisation.
- ✗ The destruction of Your Pet, by order from any government, local authority.
- ✗ Euthanasia of Your Pet under a court order of Animal Health and Welfare Act 2013 and/or Control of Dogs Act 1986 or amending legislation.
- ✗ As a result of restrictions put on Your Pet by a governmental department.
- ✗ Legal expenses connected with or resulting from a criminal court case. Act of the Oireachtas in the Republic of Ireland/arising from a breach of law.
- ✗ Any fines penalties or punitive exemplary aggravated or multiplied damage.
- ✗ War, invasion or revolution.
- ✗ From radiation, nuclear explosion, or pollution of air, soil and water.
- ✗ If Your dog is Used for breeding or taken to a place of work.
- ✗ If Your dog is Used for Trade, profession or business or used as gundogs, shooting, hunting of any kind whether for business or recreational purposes, or used for guarding, racing, coursing or beating.
- ✗ If Your dog is kept or lives on premises which sells or supply alcohol.
- ✗ Any infringement of animal health and important legislation.
- ✗ Any claim where the Policy eligibility criteria wasn't met.

This is not a full list of all exclusions. Please refer to your Policy and certificate for exclusions specific to your cover.

Are there any restrictions on cover?

- ! Benefit limits shown on your Certificate of insurance.
- ! Your excesses, which are shown in your Certificate of Insurance.
- ! Your compulsory % excess of 15% for dogs and cats for all Veterinary Fee claims.
- ! Any claim made within, or related to, the waiting period.
- ! You will lose all benefits under your Policy if any claim is untrue or fraudulent, or arises from a malicious, wilful or criminal act.
- ! Your Pet is not named or crossed with a dog on the excluded breeds list detailed in Your Policy documents.
- ! Your Pet is a minimum of 8 weeks old.
- ! Your Pet resides with You in the Republic of Ireland.
- ! Cover for cryptorchidism (retained testicle/s) unless the pet was under 12 weeks of age at the start of policy.
- ! You must comply with Policy terms and conditions to obtain the benefit of policy cover.

This is not a full list of all restrictions. Please refer to your Policy and Certificate of Insurance for details of restrictions specific to your cover.

Where am I covered?

- ✓ This policy provides cover within the Republic of Ireland only. In respect of holiday cancellation, your prebooked holiday must originate in Republic of Ireland.

What are my obligations?

You must:

- Answer all our questions honestly and with reasonable care and answers must be true and complete.
- Not use any false or stolen documents in applying for cover.
- Advise us of any material change in your circumstances which alter the subject matter of your Policy.
- For cover to be in place You must pay the agreed premium as shown on Your payment schedule.
- In the event of a claim, you must notify us as soon as possible and You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability.

This is not a full list of all obligations. Please refer to your Policy and Certificate of insurance for details of obligations specific to your cover.

When and how do I pay?

You can pay Your premium as a one-off payment or in monthly instalments. Payment can be made by direct debit or debit/credit card.

When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on Your policy Certificate of Insurance.

How do I cancel the contract?

You can cancel this policy within 14 working days of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period, you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. As long as you have not made a claim you will receive a refund of the part of your premium, which covers the cancellation period. An administration fee may apply.

Telephone 0818 016 300 or email Customerservice@covermy.ie.