Lifetime Pet Insurance Policy

Your Policy Wording for Your Cat & Dog Lifetime Cover

This document is your Combined Financial Services Guide (FSG) and Product Disclosure Statement (including Policy Wording)

Please read in conjunction with your Certificate of Insurance to understand the Policy for your Pet

Contents

Thank You for choosing CoverMy Pet

Our aim is to remove worry at a time of distress for You and Your Pet and provide peace of mind in the event of Your Pet becoming unwell.

This Pet insurance Policy is an annual contract. In return for Your Premium We will indemnify You for insured events occurring in accordance with the terms of this Policy Wording and Your Certificate of insurance.

This Policy Wording, Your Insurance Product Information Document and Certificate of Insurance should be read together as one document. Please keep these documents together in a safe place for future reference.

It is important You read all documents carefully to make sure the cover meets Your needs. Please also check Your Certificate of Insurance carefully to make sure the information You have given Us is correct.

You must ensure that You answer all questions asked by Us honestly and with reasonable care. If You fraudulently give Us incorrect information We may void the policy and retain any premiums paid.

If You negligently give Us incorrect information We may

a) void the policy and refund to You any premium paid if We would not have entered into this policy on any terms had correct information been given

b) proportionately reduce the amount to be paid on any claim if We would have entered into this policy on the same terms but for a higher premium The reduction in claim payment will represent the percentage difference between the premium You have paid and the premium We would have charged you had the correct information been given

c) impose additional terms on this policy if We would have entered into this policy on such additional terms but at the same premium had the correct information been given We may apply these additional terms to Your policy with effect from inception

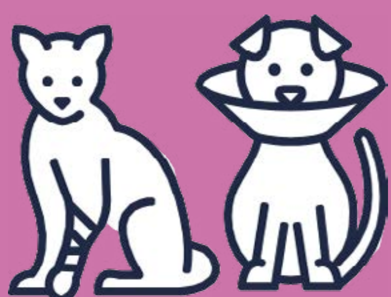
You may lose all cover under this Policy if, after the Policy Start Date or the most recent renewal date, there is a material change in Your Pet's circumstances or Your own circumstances. This may include changes to Your Pet's health, where Your Pet is kept, or how Your Pet is cared for. If You are unsure whether a change is material, please contact Us. We reserve the right to withdraw cover or amend the Premium from the date the change occurred.

If any of the information We have recorded is incorrect, or if You have any questions about this Insurance Policy, please contact Us.

This pet insurance policy is underwritten by Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland. Ecclesiastical Insurance Office plc Reg. No. 24869. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Registered Branch in Dublin, Ireland. Reg No.902180. 4th Floor, The Heysham. North Wall Quay, Dublin 1, D01 V2F4 . Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number113848).

This pet insurance policy is sold and arranged by the Administrator Petcover EU Agentur GmbH trading as Cover My. Petcover EU Agentur GmbH, trading as CoverMy, is authorised and supervised by the Austrian Financial Market Authority (Finanzmarktaufsicht – FMA) as an insurance intermediary. Petcover EU Agentur GmbH conducts insurance distribution business in Ireland under the Freedom of Services provisions of the Insurance Distribution Directive (Directive (EU) 2016/97).

Got any questions or need a hand?



If You are having problems logging in, or You have any issues with, or questions about, Your account or Policy You can contact Us by calling 0818 016 300 or emailing customerservice@CoverMy.ie and We will be more than happy to help.

Our offices and phone lines are open 9am – 5pm from Monday to Friday.

Useful Information for Customers

What does a Lifetime Pet Policy mean?

A Lifetime Policy will cover costs incurred from Accidental Injury and new Conditions, that are not Pre-Existing conditions. It can also cover ongoing Illnesses over a number of years as long as the Policy remains in force.. Each Policy includes a Veterinary Fee Benefit Limit which applies to all Conditions combined. The Benefit Limit refreshes at each annual renewal as long as the Policy is continually renewed. This means long-term Illnesses can remain covered as long as You keep Your Policy live.

If You cancel Your Lifetime Policy, You may find previously covered Conditions are excluded under any new Policy You might purchase, either with Us or with another provider. This means You need to weigh up the ongoing advantages of a Lifetime Policy against potential changes to Your Premium over the life of Your Pet.

What is a Bilateral Condition?

A Bilateral condition is any Illness or Accidental Injury that affects a body part that exists on both sides of Your Pet’s body including but not limited to ears eyes knees cruciate ligaments.

For example, if Your Pet develops hip dysplasia in one leg and later in the other leg this would be considered a Bilateral condition. Bilateral conditions are most common for orthopaedic issues such as cruciate ligament damage hip dysplasia and elbow dysplasia.

Under this Policy Bilateral conditions are treated as a single Condition when applying Benefit Limit or Exclusions. While Your Vet may view the Conditions as separate, they are considered one Condition for the purpose of this Policy.

How is the fixed € Excess applied?

The Fixed € Excess applies to each new Illness of Accidental Injury. It is the amount You must contribute towards each claim for Veterinary Fees. As the Policy is renewed annually, the Benefit Limit reset each year, and the excess will be reapplied for each Illness or Accidental Injury in each new Period of Insurance if Treatment continues.

When does % Excess apply and how does it affect my claim payment?

Your selected level of cover determines the percentage of eligible Veterinary Fees that will be paid.

The exact percentage applicable to Your Policy is stated in Your Certificate of Insurance. The remaining percentage is Your responsibility to pay.

Complementary treatment, CT/MRI and Cruciate Treatment

Claims for Complementary Treatment, CT or MRI Scans and cruciate Treatment are included within the Veterinary Fee Benefit Limit. They do not have separate limits.

Insurance Act 1936

All monies which become or may become payable by the company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Stamp Duties Consolidation Act 1999

The appropriate stamp duty has been or shall be paid in accordance with Schedule 1 of the Stamp Duties Consolidation Act 1999.

The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorised non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual. For further information on the fund You can visit the website at www.centralbank.ie

Important Information

Applies to all sections of this Policy.

Keeping to the terms of the Policy

1. You pay the Premium on the agreed date; and
2. When making a claim You meet all of the conditions as far as they apply; and
3. You have taken reasonable care to ensure that declarations made and information given to Us orally, electronically or in writing which form the basis of this Policy, are answered honestly and with reasonable care; and including but not limited to breed, age, sex and Your Pet's behaviour.
4. You need to tell Us immediately of any changes if it materially alters the nature of risk that may affect Your Pet insurance and the cover provided. (e.g. change of address)
5. If any of the above conditions are not complied with We have the right to amend the Premium or cancel the Policy.

Keeping Your information up to date

You should review Your cover periodically to ensure it remains adequate. You must ensure that You answer all questions asked by US honestly and with reasonable care and advise Us of any material alteration to Your risk. Examples of information that could materially alter Your risk include

1. If You move address.
2. If You are no longer the owner or keeper of the Pet; If Your Pet no longer lives with You.
3. If Your Pet is Used for - or in connection with - a trade, profession or activity (including breeding) for monetary gain, security purposes as a guard dog, for any form of racing, or any Pet trained to attack or hunt.
4. If a complaint has been made about Your Pet's behaviour, or You have noticed a change in Your Pet's behaviour.
5. If Your Pet has been the cause of an accident or legal action.
6. If You find out the breed is different to what is on the Certificate of insurance. We may void the policy and refund to You any premium paid.

You must ensure that you answer all questions asked by us honestly and with reasonable care.

If you fraudulently give us incorrect information, we may void the policy and retain any premiums paid

If you negligently give us incorrect information we may

(a) void the policy and refund to you any premium paid if we would not have entered into this policy on any terms had correct information been given

(b) proportionately reduce the amount to be paid on any claim if we would have entered into this policy on the same terms but for a higher premium

The reduction in claim payment will represent the percentage difference between the premium you have paid and the premium we would have charged you had the correct information been given

(c) impose additional terms on this policy if we would have entered into this policy on such additional terms but at the same premium had the correct information been given

We may apply these additional terms to your policy with effect from inception

Renewal of Your Policy

Your Policy is an annual Policy and We can choose not to offer renewal. If We do offer renewal Your Policy will only renew if You have selected automatic renewal or You have provided new payment details prior to the next renewal date. We will contact You 20 working days before Your Policy is due to renew to inform You of any changes to Your Policy with details of Your next year's Premium and any applicable excesses.

If You have selected or consented to automatic renewal and previously paid Your Premium by credit/debit card, the renewal Premium will be collected from the original credit/debit card. Please remember that You are under a duty to answer all questions which we ask, honestly and with reasonable care. The answers you have previously advised us are used to determine the renewal of Your insurance. We will assume at renewal that Your details haven't changed and You have the consent of the credit/debit card holder, unless You inform Us otherwise. If You have selected automatic renewal and paid Your Premium by monthly direct debit then payments will continue following renewal. If You have selected non-automatic renewal, You will need to provide Your payment details before the renewal date to ensure continuation of cover.

We will review the Premium at renewal and in most instances the Premium will increase,

The considerations that are made when determining the renewal Premium include:-

1. Claims experience – the likelihood of claims costs recurring for existing Conditions. In the event of a claim, We may advise You, at the time of Your next renewal, of altered Policy terms and conditions which increase Your Premium and/or excess, and/or reduce cover.
2. Age of dog or cat – typically as a Pet gets older the likelihood of a Condition arising or Death occurring is increased.
3. Changes in legislation, taxation or interest rates.
4. Vet Fees increase – veterinary Treatment cost inflation or deflation.
5. To improve the clarity of Your terms and conditions.

The Terms and Conditions of the Policy may also be changed at Renewal and any significant changes will be communicated with Your renewal documentation.

If You are unhappy with Your renewal Premium or changes We make to Terms and Conditions, You can cancel Your Policy.

Competition and Consumer Protection Commission

The Competition and Consumer Protection Commission are the statutory body responsible for promoting compliance with, and enforcing, competition and consumer protection law in Ireland. They provide information to consumers about their rights, personal finance, and product safety. Their website is **www.ccpc.ie/consumers/money/insurance/getting-insurance-quotes/**

When the Policy and cover ends

This Policy will end automatically at the earliest of the following events:

1. The date Your Pet dies.
2. The final day of the Period of Insurance stated on Your Certificate of Insurance.
3. You don't pay for Your Policy.
4. You or We cancel the Policy.

How We charge

The charge for Our services is the Premium which includes applicable government levy and/or premium taxes. This Premium, and any optional covers are separately specified in Your Certificate or renewal notice.

Payment Default

Non-payment of Your Premium (including where You are using Our direct debit option) or breach by You of certain conditions of Your Policy may lead to Your Policy being cancelled

Definition of Words

The following definitions apply to words and terms used throughout this Policy. Where a word is defined, it has the same meaning wherever it appears in Your Policy or Certificate of Insurance.

% Benefit	The percentage of Veterinary Fees We will pay towards each and every Claim. This is stated in Your Certificate of Insurance and is applied on the balance of Your claim after the Fixed € Excess has been deducted.
Accidental injury	A sudden and unforeseen event causing immediate physical damage to one or more parts of Your Pet's body, whether diagnosed or not.
Administrator	Petcover EU Agentur GmbH trading as Cover My
Aggressive	Behaviour indicating readiness or likeliness to attack or confront including but not limited to hostility, anger, snarling, teeth baring, biting and snapping at the air with little or no contact.
Associated Condition	An Associated condition is any Bilateral condition, any Recurring condition and/or any Related condition
Behavioral	A change in Your Pet's normal behaviour caused by a mental or emotional disorder, Illness, Condition or disease.
Benefit Limit	The maximum amount that can be paid during a Period of Insurance for each section of cover as stated in Your Certificate of Insurance.
Bilateral Condition	Any Illness or Accidental Injury that affects a body part that exists on both sides of Your Pet's body including but not limited to ears eyes knees cruciate ligaments. For example, if Your Pet develops hip dysplasia in one leg and later in the other leg this would be considered a Bilateral condition. Bilateral conditions are most common for orthopaedic issues such as cruciate ligament damage hip dysplasia and elbow dysplasia. Under this Policy Bilateral conditions are treated as a single Condition when applying Benefit Limit or Exclusions. While Your Vet may view the Conditions as separate, they are considered one Condition for the purpose of this Policy.
Certificate of Insurance	The document providing details of Your Pet, cover and the Benefit Limit You have selected.
Claims Handler	Petcover EU Agentur Gmbh trading as Cover My
Clinical Signs	Any observable changes in a Your Pet's normal healthy state, condition, appearance, bodily functions or behaviour whether observed visually, diagnostically or otherwise.
Complementary Treatment	Includes physiotherapy, hydrotherapy, osteopathy, chiropractic manipulation, acupuncture, laser therapy, homeopathy or herbal medicines.
Condition	Any Accidental Injury resulting from a single accident or any Illness with the same diagnostic classification or resulting from the same disease process regardless of how many incidents occur or how many areas of Your Pet's body are affected.
Difficult to Control	Where Your Vet has used methods of restraint, including but not limited to use of a muzzle or Your Pet requiring sedation.
Fixed € Excess	The amount You must pay towards each and every Claim for each section of the Policy during each Period of Insurance as set out in Your Certificate of Insurance.

Illness or Illnesses	Any change to Your Pet's normal healthy condition, including disease, infection or sickness which is not caused by an Accidental Injury. This includes symptoms and abnormalities Your Pet was born with or were passed on by its parents.
Insurer	Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland. Ecclesiastical Insurance Office plc Reg No. 24869. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Registered Branch in Dublin, Ireland. Reg No. 902180 4th Floor, The Heysham. North Wall Quay, Dublin 1, D01 V2F4. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number113848).
Period of Insurance	The period of insurance stated in Your Certificate of Insurance. .
Pet	Your insured dog or cat stated in Your Certificate of Insurance.
Pre-Existing Condition	Any diagnosed or undiagnosed condition which has occurred or existed or has shown signs or symptoms of existing in any form before the Policy Start Date or within the Waiting Period in the first Period of Insurance. This also includes any diagnosis, or any Clinical Signs caused by or resulting from an Accidental Injury or Illness Your Pet had on an Associated condition before the Policy Start Date or within the Waiting Period in the first Period of Insurance.
Policy	The insurance contract between You and the Insurer as detailed in Your Policy Wording and Certificate of Insurance.
Premium	The amount paid, or to be paid in monthly instalments, by You as stated in the Certificate of Insurance.
Recurring Condition	A Condition that is related to or caused by a previous Illness or Accidental Injury and may return or reoccur over time, regardless of the number of times the Illness returns.
Related Condition	A Condition linked to or caused by a previous Illness or Accidental Injury. Related conditions are treated as one Condition and will be subject to one Benefit Limit irrespective of where the Clinical Signs or any symptoms are noticed in or on Your pet's body and whether diagnosed or not unless Your Vet confirms these are unrelated. We may seek confirmation of this from a Vet appointed by Us.
Start Date	The date when Your Policy comes into effect, as stated in Your Certificate of Insurance
Treatment	Any consultation, examination, advice, tests, x-rays, slides, ultrasound and MRI, medication, surgery or nursing care that has taken place and been provided by a veterinary practice or qualified practitioner recommended by a Vet.
Vet	A current, qualified member of the Veterinary Council in the Republic of Ireland.
Waiting Period	A period of: • 14 days from the Policy Start Date for an Illness that occurs or shows Clinical Signs or any symptoms; • 5 days from the Policy Start Date for Accidental Injury. • 14 days from the Policy Start Date for all other cover sections
We, Us, Our	The Administrator, the Claim Handler or the Insurer
You, Your	The person named in the Certificate of Insurance, as the owner and keeper of the Pet.

Interpretation

In this Policy:

a) The singular includes the plural and vice versa

b) References made to any act or law include any rules or regulations promulgated thereunder and any re-enactment, replacement, amendment or modification thereof, in whole or in part and whether before or after the date of this insurance

c) The title of paragraphs, sections, subsections, provisions or Endorsements to this Policy are intended for convenience and reference and are not deemed in any way to limit or expand the provisions to which they relate, and they are not part of the Policy.

Am I eligible for cover?

You are eligible for cover if all of the following apply:

1. Your Pet is a cat or a dog; and
2. Your Pet is not a breed identified under the Control of Dogs Act, the Control of Dogs (Amendment) Act 1992, the Control of Dogs Regulations 1998, or any subsequent amendments, or any of the following breeds: American Bandogge, American Bulldog, American Pit Bull Terrier, American Staffordshire Bull Terrier, Pit Bull, Anatolian Shepherd Dog (Karabash), Boerboel, Bully Kutta, Caucasian Ovcharka, Cane Corso, Chow-Chow, Dogo Argentinos, Fila Brasileiro, Gull dong, Japanese Tosa, Canary Dogs or Perro de Presa Canario, Romanian Raven Shepherd Dog, Wolf or wolf hybrid, XL Bully, or any dog crossed or mixed with any of these breeds or the breeds as listed in the 'General Exclusions section' of this Policy Wording; and
3. Your Pet has never shown any signs of Aggressive behaviour or previously attacked, bitten or inflicted injury; and
4. Your Pet is not used in relation to any trade, profession or business, breeding, guarding, track racing, coursing or beating or used as a gundog, hunting or in connection with shooting of any kind whether for business or recreational purposes; and
5. Your Pet is registered at a Republic of Ireland Veterinary Practice on the Policy Start Date and throughout the Period of Insurance; and
6. Your Pet is at least eight weeks old; and
7. Your Pet lives with You in the Republic of Ireland and You are the Pet's owner and keeper; and
8. Your dog is microchipped.
9. Your Pet has never been classified as overweight by a Vet.
10. Your Pet was born in the Republic of Ireland and not imported from outside of the Republic of Ireland
11. Your dog is not kept at or live on premises which sell or supply alcohol.

If Your Pet does not meet all of the above criteria, Your Pet is not eligible for cover. If You purchase cover when Your Pet is not eligible, We may void the Policy. If You are unsure whether Your Pet is eligible, please contact the Administrator for guidance.

Section 1. Veterinary Fees

What is covered under this section

We will cover all customary charges for Treatment by a Vet for Illness or Accidental Injury to Your Pet during any Period of Insurance within the Republic of Ireland.

Your Benefit Limit is stated in Your Certificate of Insurance. It is the maximum total amount payable for all Conditions combined during a Period of Insurance.

Complementary Treatment - We will cover fees arising from Complementary Treatment recommended by Your Vet and approved by Us, up to the Veterinary Fees Benefit Limit stated in Your Certificate of Insurance. Cover includes up to a maximum of ten hydrotherapy sessions for all Conditions combined during a Period of Insurance provided by hydrotherapy pool operators who are members of the Veterinary Council of Ireland (VCI) or International Association of Animal Therapists (IAAT)

Specialised diagnostics – We will pay up to the Veterinary Fees Benefit Limit stated in Your Certificate of Insurance. Cover includes costs associated with CT or MRI scans but is not limited to any anaesthetic administered, fluid therapy and resulting interpretation fees. This limit forms part of the overall Veterinary Fee Benefit Limit for cover You have selected and is not a separate limit.

Cruciate injury Treatment – We will pay up to the Veterinary Fees Benefit Limit stated in Your Certificate of Insurance for costs associated with cruciate injuries or cruciate disease. If a claim for Treatment involving a cruciate(s) includes a CT or MRI scan, those costs will contribute towards this overall Veterinary Fees Benefit Limit. This limit forms part of the overall Veterinary Fees Benefit Limit for cover You have selected and is not a separate limit.

What is not covered under this section

We will not pay for

1. Any excess applicable as stated in Your Certificate of Insurance.

2. Any claim where the Condition started before or during the Waiting Period.
3. Any claim for any Pre-Existing condition.
4. Any claim for the cost of obtaining a second opinion regarding Your Pet's condition.
5. Any claim for Dental or gum Treatment that is not due to an Accidental Injury, including but not limited to cosmetic dentistry, routine cleaning and descaling or Treatment for root canal and over or under shot jaw.
6. Any claim for cosmetic, elective, routine or procedures which are preventive and not Treatment for an Accidental Injury or Illness. Including but not limited to

   a) Vaccination.

   b) Spaying and spaying to prevent the reoccurrence of false pregnancy, even if recommended by Your Vet.

   c) Breeding and Conditions which relate to the breeding cycle including but not limited to Whelping and Kittening or any medication or Treatment to prevent pregnancy.

   d) Treatment for pregnancy (including false pregnancy) and giving birth or rearing puppies or kittens.

   e) Castration, including the removal of retained testes or castration due to an Associated condition even if recommended by Your Vet.

   f) Stem cell or gene therapy; PRP, IRAP; OATS, Bone Marrow transplant or any related alternatives.

   g) Grooming, bathing, nail clipping, de-matting.

   h) Dental, root canal and cleft palate.

   i) Control and elimination of fleas, ticks, skin mites and worms.

   and any claims that occur as a result of these procedures, or the consequences of not having the cosmetic Treatment, elective Treatment, routine Treatment or preventative Treatment recommended by a Vet to prevent an Accidental Injury or Illness, as listed above.
7. A claim for an Illness that Your Pet should be vaccinated against or where Your Pet has not been wormed or deflead, including but not limited to lung worm.
8. If Your Pet is over 12 weeks from the Policy Start Date, any claim for Treatment in connection with cryptorchidism (retained testicles)
9. Any claim relating to Behavioural problems, including the diagnosis and investigations into, where the result is Behavioural problems. This includes the costs of pheromone products, DAP diffusers and Feliway.
10. Any claim for the cost of food, which includes any food prescribed by Your Vet, or vitamins and mineral supplements.
11. More than one claim for ingestion of a foreign body during any one Period of Insurance.
12. Any claim caused by Your negligence (including the Treatment of obese Pet and symptoms incidental to obesity or malnourishment).
13. Any claim for Treatment if the costs are not supported by an original invoice from Your Vet.
14. Any claim for out of hours Veterinary Fees, except where Your Vet considers this to be life saving for Your pet.
15. Any claim where the cost of a referral consultation exceeds €200.
16. Any claim for
    a) hospitalisation,
    b) transportation by ambulance and
    c) home visits unless Your Vet has confirmed that to move Your Pet would endanger Your Pet's life.
17. Any claim for unlicensed medication unless Your Vet can confirm it has been clinically proven to treat that Condition.
18. Any claim for housing, including cages or bedding including but not limited to warming blankets for Your pet.
19. Any claim for umbilical hernias and dew claws.
20. Any claim relating to Your Pet being Aggressive or Difficult to control.
21. Any cost greater than €100 for cremation or disposing of Your Pet's remains including but not limited to post mortem costs, coffins or caskets.
22. Any claim for fees charged by Your Vet to issue or complete a prescription, complete a claim form, refer Your Pet to another veterinary practice or for postage, packaging and courier fees.

23. Any costs associated with routine or investigative laboratory tests or procedures unless Clinical Signs or symptoms exist and the tests or procedures are required to diagnose a specific condition.
24. Any costs incurred outside the Period of Insurance
25. Any costs involved in Your Pet undergoing Treatment for prosthetic and artificial limbs including but not limited to the fitting of prosthetic or artificial limb the actual cost of the prosthetics or artificial limbs themselves and any associated costs involved in the rehabilitation of Your Pet after such a procedure.
26. Any claim arising where the Pet is not being looked after by You or Your family members including but not limited to Pet sitters, walkers, kennels and cattery.
27. Any continuation claim unless You have paid the required Premium to keep Your Policy in force.
28. Any claim for the cost of surgical items that can be used more than once.

Please also refer to the General Exclusions that apply to the whole Policy

Conditions that apply to this section

1. You must contact Us within 90 days of a Condition that You wish to claim for occurring. If any delay in notifying Us prejudices Our ability to verify the claim then, We may be unable to deal with Your claim.
2. We reserve the right to obtain a second opinion from Our Vet advisor where We consider:
   - Veterinary Fees charged appear greater than conventional fees charged by an attending or referral practice; and/or
   - Treatment received may not have been required or may have been excessive when compared with Treatment conventionally undertaking by an attending or referral practice. Where there is a dispute, We will pay only those Veterinary Fees deemed reasonable and essential by Our Vet advisor.
3. We reserve the right to pay a maximum of 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by Your Vet.
4. Where a Condition is affecting one body part of which Your Pet has two, one on each side of the body (e.g. ears, eyes, knees, cruciate ligaments) this will be considered a Bilateral condition. When applying the Benefit Limit or an exclusion, Bilateral conditions are considered as one and the same Condition. This is the way that this Policy works rather than it necessarily being medical fact so Your Vet may say that Conditions aren't technically related but under the terms of Your Policy they will be treated as one and the same Condition

Please also refer to the General Conditions that apply to the whole Policy.

Section 2. Third Party Liability – (Dogs only)

What is covered under this section

We will cover damages, defence and legal costs where You are found legally liable if Your dog causes death, Accidental Injury or property damage up to the Benefit Limit stated in Your Certificate of Insurance during the Period of Insurance within the Republic of Ireland. In this section, "You" and "Your" means You or any person looking after or handling Your Pet with Your permission. We may withdraw or restrict this cover by giving You 14 days' written notice where We reasonably consider that there is a material change in the risk, fraud, misrepresentation, sanctions concerns, or another valid underwriting reason.

What is not covered under this section

1. The excess as stated in Your Certificate of Insurance.
2. Any claim exceeding the Benefit Limit as stated in Your Certificate of Insurance.
3. Any claim made within, or relating to an event occurring within the Waiting Period.
4. Any claim for damages, defence and legal costs for which We have not agreed with You beforehand and confirmed in writing.
5. If You are legally liable solely under the terms of a contract or agreement You have entered into.
6. Any damages, defence and legal costs if the claimant is a member of Your family or household.
7. Any damages, defence and legal costs which involves Your employment, profession, occupation or business including any incident at Your workplace or arising from Your Pet being at Your workplace.
8. Any damages, defence and legal costs relating to criminal proceedings against You.
9. Any damages, defence and legal costs if You, a member of Your immediate family or any person who lives with You, is employed by You, is responsible for or is looking after the property damaged.
10. Any claim if You are responsible for air, water, or soil pollution unless You can prove the same took place as a direct consequence of an accident involving Your pet.
11. Any claim as a result of Your pet's interaction with other animals or worrying livestock.
12. Any claim as a result of any person handling Your Pet without Your permission or consent.
13. Any claim where You failed to follow a behaviour modification programme as recommended by Your Vet.
14. Any fines, compensation and prosecution costs following Your prosecution under the provisions of the Control of Dogs Act 1986 or amending legislation and/or Animal Health and Welfare Act 2013 or any amending legislation.
15. Any fines, penalties or breach of quarantine restrictions, or import or export regulations.
16. Any claim relating to any incident in respect of third-party property damage, where Your Pet has a previous history of causing third party property damage.

Please also refer to the General Exclusions that apply to the whole Policy

Conditions that apply to this section

1. You must notify Us immediately and not admit responsibility, agree to pay any claim or negotiate with any other persons following an incident.
2. You must provide Us with any information relating to the claim We reasonably ask for, including the detail of Your Pet's history, including medical, behaviour references and history of ownership.
3. You agree for Us to take charge of Your claim and allow Us to prosecute defend or settle the same on terms We are advised are reasonable in Your name for Our benefit.
4. You agree to help Us ascertain all the circumstances of an incident leading to a claim and provide written statements and go to court if We require it.
5. You must notify any other insurer who has an interest in Your property and provide Us with their full details. You must immediately send Us any writ, summons or legal documents of whatever nature relating to a claim made against You and You must never send any replies to such documents.

Please also refer to the General Conditions that apply to the whole Policy

Section 3. Death from Illness/Accidental Injury

What is covered under this section
If Your Pet dies .during the Period of Insurance or is put down for humane reasons as a result of Illness or Accidental Injury within the Republic of Ireland, We will pay, subject to the Benefit Limit, the percentage stated below, based on the age of Your Pet at the time of death, of the price You paid for Your Pet as specified in Your Certificate of Insurance.

- Up to 1 year 100%
- From 1 year up to 3 years 75%
- From 3 years up to 5 years 50%
- From 5 years up to 8 years 35%
- From 8 years and over 10%

If You are unable to provide the original receipt for Your Pet showing the purchase price then We shall pay the lesser of the purchase price You declared as stated in Your Certificate of Insurance or a fixed €100 for Your dog or a fixed €50 for Your cat.

What is not covered under this section
1. The excess as stated on Your Certificate of Insurance.
2. Death as a result of a Pre-Existing condition.
3. Death of Your Pet during the Waiting Period.
4. Euthanasia due to any act of any legal or legislative authority for any reason whatsoever, including any order made in respect of a 'notifiable' disease.
5. Euthanasia due to Behavioural problems or for fiscal reasons.
6. Death during or after a surgical operation or general anaesthetic unless a qualified Vet certifies that it was necessary because of Accidental Injury or Illness.
7. Death resulting from breeding, pregnancy, giving birth or rearing puppies or kittens.
8. Any claim if the death has been a result of preventative, routine or elective Treatment or procedure.

Please also refer to the General Exclusions that apply to the whole Policy

Conditions that apply under this section
1. You must contact Us within 90 days of death occurring and if any delay in notifying Us prejudices Our ability to verify the claim then We may be unable to deal with Your claim.'
2. You must provide a certificate from Your Vet stating the date and cause of death.
3. If Your Pet is a pedigree You must provide Us with, at Your expense, the original Breed Club registration document and pedigree certificate.
4. You must provide the original receipt for Your Pet and the details of the breeder (if applicable).

Please also refer to the General Conditions that apply to the whole Policy

Section 4. Holiday Cancellation

What is covered under this section
We will pay up to the Benefit Limit specified in Your Certificate of Insurance for the costs associated with the cancellation of Your pre- booked holiday of longer than three nights originating from Republic of Ireland should Your Pet need emergency life- saving Treatment within seven days of Your holiday departure during the Period of Insurance

What is not covered under this section
1. The excess as stated on Your Certificate of Insurance.
2. Any claim made within or relating to the Waiting Period.
3. Any costs associated with the cancellation of Your holiday if the holiday was booked less than 28 days before departure.
4. Any costs for anyone else that is on holiday with You.

5. Any extra costs incurred because You delayed letting the company providing Your transport and accommodation knew You had to cancel.
6. If Your Pet dies before Your return travel is arranged the cost of the return journey will not be covered.

Please also refer to the General Exclusions that apply to the whole Policy.

Conditions that apply under this section

1. You must contact Us within 90 days of a Your Pet needing emergency life saving Treatment and if any delay in notifying Us prejudices Our ability to verify the claim then We may be unable to deal with Your claim.'
2. You must supply, at Your own expense, the booking and cancellation invoice. The cancellation invoice must show the travel dates, the cost of Your holiday and confirmation that the holiday was paid in full.

Please also refer to the General Conditions that apply to the whole Policy

Section 5. Theft or Straying

What is covered under this section

If during the Period of Insurance, Your Pet is lost or stolen within the Republic of Ireland and is not found within 45 days of being lost or stolen, We will pay, subject to the Benefit Limit, the percentage stated below, based on the age of Your Pet at time of loss or theft, of the price You paid for Your Pet as specified in Your Certificate of Insurance

- Up to 1 year 100%
- From 1 year up to 3 years 75%
- From 3 years up to 5 years 50%
- From 5 years up to 8 years 35%
- From 8 years and over 10%

If You are unable to provide the original receipt for Your Pet showing the purchase price then We shall pay the lesser of the purchase price You declared as stated in Your Certificate of Insurance or a fixed €100 for Your dog or a fixed €50 for Your cat.

What is not covered under this section

1. The excess as stated in Your Certificate of Insurance.
2. Any claim made within, or relating to, the Waiting Period.
3. Any claim where You or the person looking after Your Pet has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the pet's loss would not be deemed to have been stolen i.e abandoned deliberately.
4. Theft which does not involve forcible and violent entry to a secure area such as a pen or Your home.

Please also refer to the General Exclusions that apply to the whole Policy.

Conditions that apply under this section

1. Your Pet must have disappeared from Your address.
2. If Your Pet returns home or Your Pet is found after We have made a payment for theft or straying, You must return the monies to Us within 30 days of Your Pet returning home.
3. You must report the loss to the Gardaí who will provide you with a crime reference number or written confirmation of Your report. In addition, you should report the loss to your local authority, your vet and your dogs microchip company or if Your Pet is a cat Your local rescue centre.
4. You must supply the crime reference number for Your missing Pet.
5. You must provide Us with proof of what You paid for Your pet. If Your Pet is a pedigree You must provide Us, at Your expense, with the original Breed Club registration document, pedigree certificate, and original receipt. Please note that if We make a payment under this section of cover, We will stamp the registration document to confirm a claim has been paid. By accepting payment of the claim, You agree to Us marking the registration document in accordance with Our terms.
6. Your dog must be microchipped and the information held on record must be kept up to date as required under Microchipping of Dogs Regulations 2015 or amending legislation

Please also refer to the General Conditions that apply to the whole Policy

General Conditions that apply to the whole Policy

The following conditions apply to the whole of this Policy. Any other claims conditions and procedures are stated in the section to which they apply.

1. If after the start of this insurance there is a change to the risk insured or Your Pet which materially increases the risk you must tell us as soon as reasonably possible This includes but not limited to; change of address, change of ownership, significant change in Your Pets weight, behavioural problems or shows any signs of Aggressive or vicious tendencies or complaints made about Your pet. We will then be entitled to cancel the policy from the date of the alteration or impose special terms or charge an additional premium.
2. You must agree that Your current or previous Vet may release information or records regarding the medical history (including test results) for Your Pet.
3. Upon request by Us You must provide Us with details of other Pet Insurance Policies that You currently have or have had at any time prior to the Policy Start Date.
4. You cannot upgrade or downgrade Your cover at any time.
5. You must ensure that Your Pet has at least an annual check up with Your Vet and worming Treatment and Your Pet must be kept vaccinated. Your dog should be vaccinated against distemper, hepatitis, leptospirosis, kennel cough and parvovirus; Your cat should be vaccinated against infectious cat flu and feline leukaemia. If Your Pet is not vaccinated, We will not pay any claims that result from any of the above Illnesses, unless the vaccination has failed.
6. You must provide proper care and attention to Your Pet at all times and take all reasonable precautions to prevent accidents, injury or damage, as well as arranging and paying for Treatment for Your Vet to reduce the likelihood of Illness or Accidental Injury.
7. You must comply with all laws that relate specifically to Your Pet - such as Section 9 of Control of Dogs Act 1986 or amending legislation
8. You must ensure that Your dog is under control at all times, and due care should be maintained to prevent Your dog from escaping and causing Accidental Injury to Your dog or any other persons or animals.
9. You must ensure that any dog lead, collar and/or harness is in good condition and fits Your Pet to prevent escape. You must also ensure that any lead is used in such a way as to prevent the same slipping out of Your grasp should Your Pet suddenly pull away from You.
10. You must ensure that Your Pet cannot escape or stray from Your property and any area in which a dog is kept must be secure and appropriately fenced or otherwise secured and all reasonable steps must be taken to prevent escape.
11. When loading Your Pet into or out of a vehicle, You must ensure that the area is either secure or Your Pet is on a lead.
12. Your dog must be microchipped and the information held on record must be kept up to date as required under Microchipping of Dogs Regulations 2015 or amending legislation
13. When using the professional services of a Pet minder, dog walker, trainers or Pet groomer or any other related service, it is Your responsibility to make sure the person and/or business has the appropriate third- party liability insurance cover.
14. In the event of a claim, You must provide a fully completed claims form together with full Pet medical history if requested.
15. You agree to Us contacting Your Vet, or other relevant party to assist Us when assessing Your claim.
16. You must ensure that You answer all questions asked by Us honestly and with reasonable care. If You fraudulently give Us incorrect information, We may void the Policy and retain any Premium paid. If You negligently give Us incorrect information We may

    a) void the Policy and refund to You any Premium paid if We would not have entered into this Policy on any terms had correct information been given

    b) proportionately reduce the amount to be paid on any claim if We would have entered into this Policy on the same terms but for a higher premium. The reduction in claim payment will represent the percentage difference between the premium You have paid and the premium We would have charged You had the correct information been given

    c) impose additional terms on this Policy if We would have entered into this Policy on such additional terms but at the same premium had the correct information been given

    We may apply these additional terms to Your Policy with effect from Your Policy Start Date
17. If a claim made by You or anyone acting on Your behalf or any other person claiming to obtain benefit under this Policy is fraudulent or exaggerated whether ultimately material or not or if any damage is caused by Your wilful act or with Your connivance We may at Our option

a) repudiate the claim

b) recover any payments already made by Us in respect of the claim

c) cancel the Policy from the date of the fraudulent act

If We cancel the Policy We will notify You in writing to Your last known address

If You fraudulently provide Us with false information, statements or documents, We may record this on anti-fraud databases and We may also notify other organisations.

If You contact Us electronically, We may collect Your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by Your service provider

18. You must pay Your Premium but if You default, We will send notice of any outstanding instalment to You and represent Our payment request to the bank within 14 days. If payment is not received, Your Policy will be cancelled with effect from the Premium due date. Any outstanding claim will not be honoured or paid. We will notify You in writing to Your last known address.

19. In the event that Your Pet is injured due to someone else's fault, You agree that We may exercise any rights of recovery available to You against the third party. You must provide all information, documents, evidence, signed statements and assistance reasonably required by Us to recover the loss.

20. If at the time any claim arises under this policy there is any other insurance in force whether effected by You or not covering the same benefit or liability We shall not be liable for more than Our rateable proportion.

21. This policy shall be governed and construed in accordance with the law of the Republic of Ireland

Cancelling Your Policy

You can cancel Your Policy within 14 working days (cooling off period) from the date of the conclusion of the contract, or the date You receive the Policy terms and conditions whichever is the later.

We will refund any Premium You have paid, unless You have made a claim and settlement terms are subsequently agreed.

After 14 working days, as long as no claim has been made, You may cancel this Policy and receive a pro rata refund of the Premium paid for each unexpired full month of cover, calculated from the date the cancellation request is received by Us. If a claim has been made the full Premium will be due at cancellation, which We reserve the right to remove before any claim is made.

We may cancel this Policy by giving You 30 days' notice in writing, if there is a valid reason for doing so. Valid reasons may include, but are not limited to:

- If We suspect fraudulent activity.
- If You are not complying with the terms and conditions of the Policy in a material way.
- If You use threatening or abusive behaviour towards Our staff or suppliers.

A cancellation letter will be sent to You and:

- Any Premium You have paid for the period after the cancellation will be refunded to You.
- We will pay any valid claim occurring before the cancellation date. If the claim relates to fraudulent activity or where Your Policy has been voided, We may not pay any claim occurring before the cancellation date and reserve the right to recover monies where claims have been paid.
- If You choose to cancel Your insurance, simply notify Us at

  CoverMy 70C Patrick Street, Dun Laoghaire, Co. Dublin, A96 X788

  Telephone: 0818 016 300

  Email: Customerservice@covermy.ie

General Exclusions that apply to the whole Policy

The following exclusions apply to the whole of this Policy. Any other claims conditions and procedures are stated in the section to which they apply. We will not pay claims for any of the following reasons;

1. Any claim arising as a result of Your Pet being neutered or spayed.
2. Any claim arising as a result of any sexually transmitted disease; rabies; Aujesky's disease; leishmaniasis or leishmaniosis; epidemic outbreaks or any 'notifiable' disease.
3. Any claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act on the part of any person.
4. Any costs involved in any organ transplants or Your Pet being a blood donor including any loss or damage as a result of Your Pet undergoing organ transplants or blood donation.
5. Claims caused by Your Pet straying, escaping, damaging property, or attacking persons or pets, if Your Pet has done this before the Policy Start Date.
6. Any claim where You are entitled to cover or benefit under any other insurance unless that cover has been exhausted.
7. Malicious or wilful injury or gross negligence to Your Pet which is caused by You, or members of Your family.
8. Medication that is not prescribed by a Vet, or purchased using a prescription not provided by Your Vet.
9. Any unreasonable or non-essential Treatment of Your Pet.
10. Any medication prescribed by a Vet where the Vet price mark up is greater than 100% of the manufacturer's price.
11. If Your Pet suffers from a notifiable disease as named in the Animal Health and Welfare Act 2013 or amending legislation
12. Any loss, injury, damage, death or legal liability directly or indirectly caused by:

    a) 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.

    b) arising from any fear or threat, whether actual or perceived, of such epidemic or pandemic being declared or occurring.

    c) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
13. The destruction of Your Pet, by order from any government, local authority or any person having jurisdiction in the matter, or for the protection of livestock.
14. The cost and compensation for 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.
15. As a result of restrictions put on Your Pet by a governmental department
16. 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
17. Any fines penalties or punitive exemplary aggravated or multiplied damages
18. Any loss, damage or liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.
19. Any claim arising from radiation, nuclear explosion, or pollution of air, soil and water.
20. Any claim if Your Pet's breed is one of the following - American Bandogge, American Bulldog, American Pit Bull Terrier, American Staffordshire Bull Terrier, Pit Bull, Anatolian Shepherd Dog (Karabash), Boerboel, Bully Kutta, Caucasian Ovcharka, Cane Corso, Chow-Chow, Dogo Argentinos, Fila Brasileiro, Gull dong, Japanese Tosa, Canary Dogs or Perro de Presa Canario, Romanian Raven Shepherd Dog, Wolf or wolf hybrid, XL Bully, or any dog crossed or mixed with any of these breeds and where Your Pet should be registered under Control of Dogs Act 1986 and Control of Dogs (Amendment) Act 1992 and any other amending acts in the Republic of Ireland
21. If Your dog is Used for breeding or taken to a place of work
22. If Your dog is Used for:

    a) Trade, profession or business or used as gundogs, or

    b) In connection with shooting or for the purposes of hunting of any kind whether for business or recreational purposes, or

    c) Any dogs used for guarding, racing, coursing or beating whether for business or recreational purposes.
23. Any claim for compensation, costs and expenses if Your dog is kept or lives on premises which sell or supply alcohol.

24. If the incident You are claiming for occurred outside the Republic of Ireland
25. Any claim where the incident date occurs outside the Period of Insurance.
26. Any claim if at the occurrence of the claim Your Premium payments aren't up to date.
27. Any infringement of animal health and importation legislation.
28. Any claim where the Policy eligibility criteria wasn't met.

Data Privacy - Your Personal Data

Petcover EU Agentur GmbH Privacy Notice

We comply with data protection regulations, in particular the EU General Data Protection Regulation ("GDPR"), the regulations of the Irish Data Protection Act, the Consumer Insurance Contract Act ("CICA") and all other relevant laws.

In this privacy policy We describe the types of information and personal data that were used during Your visit to Our above-mentioned website, as well as the rights You have in relation to Your personal data.

I. Responsibility for personal data

Our Data Protection Officer ("DPO") can be contacted via the email address provided below.

The responsibility for the processing of personal data lies with

Petcover EU Agentur GmbH,

Ared Street 16/18, 2544 Leobersdorf, Austria.

DPO: Andrew Pearce,

info.at@petcovergroup.com

II. Basic Principles

We process Your personal data only in accordance with data protection regulations, if permitted by law, or if You have given Your consent. This also applies to the processing of personal data for marketing and advertising purposes.

As part of Our online services, We may also collect information that, as understood, does not allow for Your personal identification. In certain cases – particularly when combined with other data – this information may nevertheless be considered "personal data" within the meaning of data protection laws. Furthermore, We may also collect information via online services that does not allow Us to identify You directly or indirectly; this applies, for example, to aggregated information from all users of Our website.

For further details regarding how We treat and process Your data, please refer to Our privacy policy on Our website at www.covermy.ie/privacypolicy

Ecclesiastical Insurance Office Plc Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws. Ecclesiastical Insurance Office plc ("we", "us", "our") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing.

In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health. We may also collect data relating to any previous unspent criminal convictions that you may have where that data is necessary to facilitate the provision of insurance services in connection with you, or related activities.

We process your personal data and your special category personal data relating to health for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations. If you make a claim, we will share your information (where necessary) with other companies to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

We may also use information from other sources such as the Companies Registration Office, Financial Credit Agencies and Insurance Link (a central claims database for the insurance industry) to obtain additional details and to independently verify information you have provided to us. You can find more information about Insurance Link at www.inslink.ie.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.ie/privacy-policy or contact our Compliance Associate, by post at Ecclesiastical Insurance Office plc, 4th Floor, The Heysham. North Wall Quay, Dublin 1, D01 V2F4, or by telephone on 01 619 0300 or by email at compliance@ecclesiastical.com.

Making a Claim

We understand that it can be distressing if Your Pet becomes unwell and We will do all We can to make the claims process as quick and easy as possible. There's lots of useful information on Our website www.covermy.ie to assist You making a claim.

Claim payments will be made directly into Your bank account or if another method of payment is required any costs incurred for administration will be deducted from the claim settlement. Notify Us of a potential claim as soon as possible by: -

1. Downloading and completing a claim form from

   a) Our website www.covermy.ie or

   b) contact Us by telephone 0818 016 300 or email claims@covermy.ie and We will send You a claim form

2. Claims for Veterinary Fees and Alternative or Complementary Treatment must be notified to Us no later than one (1) year after the Treatment date.

3. We will not guarantee on the phone if We will pay a claim. You must send Us a claim form that has been fully completed and We will then write to You with Our decision.

4. If Your Pet has been Injured or died after being attacked by another animal, please phone Us on 0818 016 300 and talk to Our claims team to guide You through the process. We will also need: • Name, address and contact details of the owner of the other animal. • Confirmation of the current location of the animal which attacked Your Pet. • Confirmation (and if applicable any reference numbers) of the police and the Government or Public or Local Authority being advised of the attack

5. Contact Us as soon as possible about any incident that happens involving Injury to a person, another animal or property even if You don't believe a claim will be made against You at the time. Call Us on 0818 016 300.

6. Do not

   - admit responsibility,
   - agree to pay any claim or
   - negotiate with any person

   following an incident that may give rise to a claim.

   Any writ, summons or legal documents received by You need to be sent to Us as soon as possible. You must not respond to any of these documents

Please send Us the following supporting documentation related to Your claim or incident	
Veterinary Fees & Alternative or Complementary Treatment	For both Veterinary Fees & Alternative or Complementary Treatment, please contact our Claim Team on 0818 016 300 or download a claim form on our website www.covermy.ie. Please also send us the following; • A completed claim form completed by the policyholder and Vet • Invoices and clinical records
Third Party Liability – (Dogs only)	For third party personal injury or property damage claims, please contact our Claim Team on 01 619 0300 or download a claim form on our website www.covermy.ie. Please also send us the following; • Detailed account of the event to include o The animal involved including the Pet's microchip details o The time, date and location of the incident o The names of any witnesses, when they become available o A brief description of the injuries or damage Send it to Ireland_Claims@ecclesiastical.com. We will register the file and contact You. • Should You receive any communication or correspondence from the Third Party including but not limited to o Correspondence from the injured party or property owner o Letter of claim whether formal or informal o An application from the Personal Injuries Assessment Board Send it to Ireland_Claims@ecclesiastical.com We will contact you concerning the investigation of the matter.
Death from Illness or Accidental Injury	For death from Illness, please contact Our Claim Team on 0818 016 300 or download a claim form on Our website www.covermy.ie. Please also send Us the following; • A death certificate from Your vet • The pedigree certificate if applicable • A receipt showing the amount You paid for Your pet • A fully completed claim form
Holiday Cancellation	For holiday cancellation, please contact Our Claim Team on 0818 016 300 or download a claim form on Our website www.covermy.ie. Please also send Us the following; • A completed claim form • The booking invoice and cancellation invoice showing the travel dates, the cost of Your holiday and confirmation that the holiday was paid in full
Theft or Straying	For theft or straying, please contact Our Claim Team on 0818 016 300 or download a claim form on Our website www.covermy.ie. Please also send Us the following; • A completed claim form • Crime reference number or Gardai written confirmation of Your report. • The pedigree certificate

Complaints

If You are unhappy with Our products or service, please contact Us as soon as possible. You can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc,
4th Floor,
The Heysham,
North Wall Quay,
Dublin 1,
D01 V2F4
Tel: 01 619 0300
Email: complaints@ecclesiastical.ie

Our promise to You

- We will investigate Your complaint and provide You with the name of Your point of contact in relation to Your complaint.
- We will keep You informed of the progress of Your complaint with regular written updates on the progress of Our investigation at intervals no greater than 20 business days.
- We shall attempt to investigate and fully resolve Your complaint within 40 business days and will furnish You with the findings of Our investigation into Your complaint within five business days of completion of Our investigation.

We will use feedback from Your complaint to improve Our service.

If You're not entirely satisfied with Our handling of and final response to Your complaint, or if We have not completed our investigation in 40 business days, we'll inform You of Your right to take Your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place,
Dublin 2
D02 VH29
Tel: 01 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

This complaints handling procedure does not affect Your right to take legal proceedings.

And

Insurance Information Services
Insurance Ireland,
First Floor,
5 Harbourmaster Place,
IFSC, Dublin 1,
Tel: 01 6761820,
Fax: 01 6761943,
email: info@insuranceireland.eu
website: www.insuranceireland.eu

Lifetime Pet
Insurance Policy

By telephone:	0818 016 300
By email:	customerservice@covermy.ie
In writing:	CoverMy 70C Patrick Street, Dun Laoghaire, Co. Dublin, A96 X788
Website:	covermy.ie

Office:

CoverMy 70C Patrick Street, Dun Laoghaire, Co. Dublin, A96 X788

The Insurer:

CoverMy is a trading name of Petcover EU Agentur GmbH, an insurance intermediary authorised and regulated by the Austrian Financial Market Authority (Österreichische Finanzmarktaufsicht, FMA) under registration number 32484052. Registered Office: Ared Strasse 16-18, 2544 Leobersdorf, Austria. Petcover EU Agentur GmbH is authorised to provide insurance distribution services in Ireland under the Freedom of Services provisions of the Insurance Distribution Directive (EU) 2016/97

Effective Date: 01/08/2026
CoverMy Pet IE Lifetime Pet Policy v30072026