

# Tesco Pet Insurance Policy

## Insurance Product Information Document

Company: **Pinnacle Insurance plc**

Product: **Accident & Injury Cover**

The insurer of this policy is Pinnacle Insurance plc, who is registered in the United Kingdom. Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 110866.

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your certificate of insurance carefully.

### What is this type of insurance?

This policy provides different levels of Accident & Injury Cover Pet Insurance cover for dogs and cats. The level of cover you have chosen will be shown in your certificate of insurance.

Accident & Injury Cover means each accident or injury is covered for 12 months from the first date of treatment or until the maximum benefit is paid for that accident or injury, whichever occurs first. After this limit is reached, that accident or injury will no longer be covered under this policy.



#### What is insured?

- ✓ Veterinary Fees - Cover if your pet has been hurt in an accident or is ill as a result of an accident, and dental care if teeth or gums are damaged in an accident.
- ✓ Third Party Liability (dogs only) - Covers your legal liability should your dog cause accidental injury or death to anyone or damage anyone's property. Cover includes legal costs.



#### Where am I covered?

- ✓ This insurance only applies in the United Kingdom, the Channel islands and the Isle of Man, except the Travelling Abroad With Your Pet benefits, where the territorial limits are extended to include any European Union country.



#### What are my obligations?

- You must pay your premium in full and on time to remain covered.
- You must pay the excess as shown in your certificate of insurance.
- If there is any change in your or your pet's circumstances, such as you move address, you must tell us.
- You must check your certificate of insurance and return it to us for correction if you find any mistakes.



#### When and how do I pay?

This is an annually renewable policy which you can either pay as a single annual payment or in monthly instalments.

The premium is fixed for 12 months and reviewed annually on the anniversary of the start date.



#### When does the cover start and end?

You can choose when you want the cover to start and then it will automatically renew each year for the lifetime of the pet unless you cancel or fail to pay your premiums. If we choose to not renew your cover we will tell you at least 90 days before the renewal date.



#### What is not insured?

##### Veterinary Fees

- ✗ Any health issue, concerns or injuries or anything related to it that you were aware of or has been noted by a vet before cover started. This includes signs or symptoms or diagnosed or undiagnosed injuries, existing injuries, existing physical abnormalities or anything which leads to other health concerns or injuries, or injuries which are medically linked to existing injuries or physical abnormalities.
- ✗ Treatment of spinal disc problems if any disc has shown signs, been diagnosed or been treated for spinal disc problems before the policy start date.
- ✗ Accidents within the first 5 days of the policy start date, or any symptom or illness injury that develop from them.
- ✗ If the same accident causes your pet to suffer from disc problems to one or more discs we don't pay a separate vet fee limit for each disc, we will pay it once for all the health issues linked to that accident.
- ✗ Any health issues, concerns, symptoms or illness that aren't the result of an accident.
- ✗ Any treatment to any cruciate ligament problems however caused.
- ✗ The cost of any injury that occurred outside of the United Kingdom, Channel Islands or the Isle of Man.
- ✗ The cost of any treatment or complementary treatment carried out outside the United Kingdom, Channel Islands or the Isle of Man.
- ✗ The cost of any medication not prescribed by a vet.
- ✗ The cost of any supplements or probiotics even if recommended by a vet.
- ✗ Costs relating to routine or investigative tests, unless they are undertaken as part of treatment for a condition covered under this policy.
- ✗ Treating an injury or illness that is preventable by vaccination and you didn't vaccinate or keep vaccinations up to date.

##### Third Party Liability (Dogs only)

- ✗ The first £250 of any compensation or costs for damaged property.
- ✗ Any claim arising as a result of your (or anyone in your family's) occupation or that happens at your (or anyone in your family's) place of work or on premises licenced for the sale of alcohol where your pet lives or is kept.
- ✗ Any claim arising outside the United Kingdom, the Channel Islands or the Isle of Man.

# Tesco Pet Insurance Policy

## Insurance Product Information Document

Company: **Pinnacle Insurance plc**

Product: Product: **Accident & Injury Cover**



### How do I cancel the contract?

All cancellation requests should be made to:

Telephone: 0344 543 1132

Customer Services Department

Tesco Pet Insurance

Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2 XX



### General Conditions/Exclusions

- ! You cannot make a claim if your dog has been used as a guard dog, for security purposes, trained to attack, used for dog fighting or any kind of racing.
- ! You cannot make a claim for any dog that is required to be registered under the Dangerous Dogs Act 1991 and/or the Dogs (Muzzling) regulations (Northern Ireland) 1991.
- ! The costs and compensation for having your pet put to sleep (euthanasia) under a court order or the Contagious Diseases (Animals) Act 1869 or following its destruction for the protection of farm animals (livestock).
- ! Any claim as a result of restrictions put on your pet by the Department for Environment, Food and Rural Affairs ("DEFRA") or the Department of Agriculture, Food and Rural Development in the Republic of Ireland.
- ! You can insure your pet from 8 weeks of age.