

Tesco Pet Insurance Policy

Insurance Product Information Document

Company: **Pinnacle Insurance plc**

Product: **Standard 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 Standard Cover Pet Insurance cover for dogs and cats. The level of cover will be shown in your certificate of insurance.

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



What is insured?

- ✓ Veterinary Fees - Cover for illness, injury 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.
- ✓ Death From Accident or Illness - If your pet dies as a result of an accident or illness we will repay you the price you paid for your pet.
- ✓ Saying Goodbye - If your pet dies as a result of an accidental injury or illness we will pay the cost of cremation or cemetery burial up to £200 and the cost for your pet to be put to sleep.
- ✓ Loss through Theft or Straying - If you can't find your pet, we will repay you the price you paid for your pet.
- ✓ Finding Your Pet - Should your pet go missing or be stolen, we will pay for the cost of local advertising and a reward.
- ✓ Boarding Fees if you need to go into hospital - If you spend more than 48 hours in hospital, we will pay a daily rate for your pet's boarding fees or the cost of homecare with a friend or relative.
- ✓ Holiday Cancellation - We will help you with the cost of cancelling your holiday if your pet needs lifesaving treatment, goes missing or is too ill to travel.
- ✓ Travelling Abroad With Your Pet - If you are travelling abroad with your pet in a European Union country, the Channel Islands or the Isle of Man we will pay:
 - vet fees incurred as a result of an accident or illness subject to a maximum of 90 days per policy year;
 - quarantine costs if the pet is ill or the pet's travel documents are lost or stolen or the microchip fails;
 - £250 towards the cost of travel documents should the originals be lost or stolen; and
 - emergency expenses abroad for travel and accommodation if you miss your scheduled return journey because your pet goes missing, needs repeat worming treatment, your pet's travel documents are lost or stolen, or your pet needs emergency treatment.



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 is not insured?

Veterinary Fees

- ✗ Any condition or symptom or anything related to it that you were aware of or has been noted by a vet before cover started.
- ✗ Vet fees to treat an illness which occurred or showed symptoms within 14 days of cover starting.
- ✗ Vet fees for treatment for accidental injury or poisoning which occurred or showed symptoms within 5 days of cover starting.
- ✗ Cruciate problems which you or your vet were aware of in the first 14 days of cover starting, or any arthritis, illness or injury that develops from them.
- ✗ 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.
- ✗ The cost of treatment for a dental condition unless there is a history of annual check-ups and any advice has been followed.
- ✗ The cost for the removal of the first teeth of pet's insured with us before they were 16 weeks old if their first teeth have not fallen out naturally.

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.

Death from Accident or Illness

- ✗ If death results from any condition illness or symptom, or anything related to it, that you were aware of or has been noted and/or checked by a vet, before this policy started.
- ✗ If death results from an illness after the renewal date that follows your pet reaching 9 years of age.

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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.



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



What is not insured? / Cont...

Saying Goodbye

- ✗ If death results from any condition illness or symptom, or anything related to it, that you were aware of or has been noted and/or checked by a vet, before this policy started.
- ✗ If your pet dies as a result of an illness which occurs or shows symptoms within 14 days of the start date.

Loss through Theft or Straying and Finding Your Pet

- ✗ If your pet is lost or stolen before the start date.
- ✗ Any reward to a family member or person who was caring for your pet.

Boarding Fees if you need to go into hospital

- ✗ If you knew before the start date that you needed to go into hospital.
- ✗ If your stay in hospital doesn't last for more than a continuous period of 48 hours (2 days).
- ✗ If you go into hospital, and this is not on the advice of a doctor, specialist or consultant.

Holiday Cancellation

- ✗ If your pet was missing before the policy start date.
- ✗ If you can claim these costs back from any other source. For example, travel insurance.

Travelling Abroad with Your Pet - Overseas Extension of Cover, Quarantine Costs, Loss of Travel Documents and Emergency Expenses Abroad

- ✗ Any costs for complying with the rules for taking your pet abroad or claims arising outside a European Union country.
- ✗ Any claim for Third Party Liability.
- ✗ The initial cost of the pet travel documents or any pet travel documents that are already lost before you travel.
- ✗ If you didn't have the initial worming treatment carried out, or didn't carry it out in line with the rules for taking your pet abroad.



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.