

# Post Office Money Pet Insurance Policy

## Insurance Product Information Document

Company: Pinnacle Insurance plc

Product: Pet Insurance for Dogs & Cats

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. Cardiff Pinnacle is a trading style of Pinnacle Insurance plc.

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 Per Condition (Maximum Benefit) Pet Insurance cover for dogs and cats. The level of cover you have chosen will be shown in your certificate of insurance. Per Condition (Maximum Benefit) means you can claim up to a maximum amount per condition during the lifetime of the policy.



#### What is insured?

- ✓ Veterinary Fees - Cover for illness or injury. This also includes 90 days veterinary fees cover if your pet travels under the PET Travel Scheme.
- ✓ Third Party Liability (dogs only) - Covers your legal liability should your dog cause accidental injury 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 pay the purchase price you paid for your pet.
- ✓ Theft and Straying - If you can't find your pet, we will refund the purchase price you paid for your pet to you.
- ✓ Finding Your Pet - Should your pet go missing or be stolen, we will pay for the cost of local advertising and a reward.
- ✓ Emergency Boarding - If you spend more than 4 complete days in hospital, we will help with kennel or cattery fees.
- ✓ Trip Cancellation or Return Home - We will help you with the cost of cancelling your holiday if your pet needs lifesaving treatment or goes missing.



#### Where am I covered?

This insurance only applies in the United Kingdom, the Channel Islands or the Isle of Man, except for vet fee claims arising whilst overseas where the territorial limits are extended to include any country included within the Pets Travel Scheme.



#### What are my obligations?

You must pay your premium in full and on time to remain covered.

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 a monthly renewable policy which is paid monthly. 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 it will automatically renew each year until your pet dies, you cancel or fail to pay your premiums or we choose to not renew your insurance. In the case of the latter we would give you at least 90 days' notice.



#### How do I cancel the contract?

All cancellation requests should be made to:  
Customer Services Department  
Post Office Money Pet Insurance  
Pinnacle House  
A1 Barnet Way  
Borehamwood  
Hertfordshire WD6 2XX  
Telephone: 0330 123 1921  
Email: [postofficecustservice@pinnacle.com](mailto:postofficecustservice@pinnacle.com)



#### What is not insured?

##### Veterinary Fees

- ✗ Veterinary fees excess. This is the amount you are required to pay as part of each vet fees claim.
- ✗ Any pre-existing condition or any subsequent condition related to any treatment for any pre-existing condition.
- ✗ Vet fees to treat an illness or poisoning which occurs or shows symptoms within 14 days of the start date.
- ✗ Any routine and preventative treatments.
- ✗ Preventative vaccinations or complications arising from these treatments.
- ✗ Transplants, pacemakers or prostheses.
- ✗ Any treatment related to pregnancy, giving birth or breeding and any related complications.
- ✗ Claims resulting from your dog being involved in a fight where your dog has a history of treatment following fighting.

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

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

##### Death from Accident or Illness

- ✗ If your pet dies due to a pre-existing condition.
- ✗ For any death resulting from pregnancy, giving birth or breeding.

##### Theft and Straying

- ✗ If your dog is not microchipped.

##### Emergency Boarding and Cattery Costs

- ✗ For alcoholism, drug abuse or self-inflicted injuries.
- ✗ If your accident or illness occurred or showed symptoms within 14 days of the start date or before the start date.

##### Trip Cancellation or Return Home

- ✗ Expenses arising from your holiday cancellation for non-lifesaving treatment or if your pet's condition is pre-existing.



#### Are there any restrictions on cover?

##### General Conditions/Exclusions

- ! You cannot make a claim if your dog has been used for guarding, track racing, coursing or used in connection with any business, trade, profession or occupation.
- ! 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.
- ! You can insure your pet from 8 weeks of age.

There are some excluded breeds that cannot be covered and these are detailed in the policy.