

# Post Office Money Pet Insurance Policy

## Insurance Product Information Document

Company: Pinnacle Insurance plc

Product: Essential Cover 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 Time Limited Pet insurance cover for dogs and cats. The level of cover you have chosen will be shown in your certificate of insurance. Time Limited means each accidental injury or illness will be only covered for 12 months or until the maximum benefit is paid (whichever occurs first).



#### 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.
- ✓ Loss through Theft or 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.
- ✓ Your Hospitalisation - 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 or goes missing.
- ✓ Waiver of Premium - We will pay your premium for each complete 30 day period you are unable to work as a result of an accidental injury, illness or involuntary unemployment.



#### 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 take your pet for regular annual check-ups (or as recommended by your vet) and vaccinate with licensed products as recommended by your vet.

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

- ✗ Any treatment outside the 12 month period.
- ✗ Any amount more than the maximum benefit per condition.
- ✗ Any condition that has been investigated by a vet or is known to you prior to the policy start date.
- ✗ Vet fees to treat an illness which occurred or showed signs within 14 days of cover starting.
- ✗ Veterinary fees excess. This is the amount you are required to pay as part of each vet fees claim.
- ✗ Preventative treatment such as routine vaccinations or voluntary treatment such as neutering for non-medical reasons or pregnancy.
- ✗ Treating an injury or illness that is preventable by vaccination and you failed to vaccinate.
- ✗ The cost of treatment for a dental condition or any related condition, unless there is a history of annual check-ups (or as recommended by your vet), the treatment is to relieve suffering due to illness and dental treatment was recommended and undertaken after the first 2 years (this does not apply for deciduous teeth).
- ✗ The cost of dental crowns, root canals or fillings.
- ✗ The cost of routine or investigative tests, including pre-operative blood tests.
- ✗ Transplants, pacemakers or prostheses.

##### 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 as a result of an accidental injury within 3 days of the start date or an illness within 14 days of the start date.
- ✗ If your pet dies as a result of poisoning or illness first occurring or showing symptoms within 14 days of the start date.
- ✗ If your pet dies due to a pre-existing condition.
- ✗ Any death resulting from an illness in any cat aged 10 years or over, any dog aged 8 years or over, or in any select breed aged 5 years or over.

##### Loss through Theft or Straying and Finding Your Pet

- ✗ If your pet is lost or stolen within the first 14 days of the start date.
- ✗ If your dog is not microchipped.

##### Your Hospitalisation

- ✗ 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.

##### Holiday Cancellation

- ✗ Costs for anyone else who was on holiday with you other than members of your family.
- ✗ Expenses for non-lifesaving treatment or if your pet's condition began before the cover started.
- ✗ If you booked your holiday less than 28 days before you were due to leave.
- ✗ If your pet's illness first showed symptoms within 14 days of the start date or before the start date.

##### Waiver of Premium

- ✗ Any claim during the first 30 days of the start date.
- ✗ More than 6 premiums per incident.
- ✗ If your claim results from any condition you had or you are aware of any impending unemployment at the start date.



#### Are there any restrictions on cover?

##### General Conditions/Exclusions

- ! You cannot make a claim if your dog has been used as a guard dog, gun dog, farm dog, emergency rescue dog or as a dog used for racing or security purposes.
  - ! 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.
  - ! The upper limit to start a new policy for most dogs is their 8<sup>th</sup> birthday. For some breeds it is their 5<sup>th</sup> birthday and a list of these breeds is available in the policy. For cats, the upper age limit is their 10<sup>th</sup> birthday.
- Once your pet is insured, cover can continue beyond these upper age limits.