What is the 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 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 or death to anyone or damage anyone’s property. Covers 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 cancelled 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. For some pet breeds it is their 5th birthday and a list of these breeds is available in the policy.

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 your 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 Pet Insurance
Pinnacle House
A1 Barnet Way
Borehamwood
Hertfordshire WD6 2XX
Telephone: 0330 123 1921
Email: postofficecustservice@pinnacle.co.uk

Are there any restrictions on cover?

**General Conditions/Exclusions**
- If 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 8th birthday. For some breeds it is their 5th birthday and a list of these breeds is available in the policy.
- For cats, the upper age limit is their 10th birthday.
- Once your pet is insured, cover can continue beyond these upper age limits.