Post Office Pet Insurance

Insurance Product Information Document

Company: **Pinnacle Insurance Limited** Product: **Lifetime Cover**

The insurer of this policy is Pinnacle Insurance Limited, who is registered in the United Kingdom. Pinnacle Insurance Limited 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 Lifetime Pet insurance cover for dogs and cats. The level of cover you have chosen will be shown in your certificate of insurance. Lifetime means you can claim up to a maximum amount per year, which is reset every year.

What is insured?

- ✓ Veterinary Fees - Cover for illness or injury, including cover under the Pet Travel Scheme for up to 90 days.
- ✓ 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.
- ✓ Cremation or Cemetery Burial - 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.
- ✓ Loss through Theft or Straying - If you can't find your pet, we will pay the purchase 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.
- ✓ 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.
- ✓ Travelling Abroad With Your Pet - If you are travelling with your pet under the Pet Travel Scheme 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 is too ill to travel or goes missing or your pet's travel documents are lost or stolen.

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 Pet Travel Scheme.

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.

  This 14 day exclusion period will not apply if you have switched to Post Office Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.
- × Vet fees for treatment for accidental injury or poisoning which occurred or showed symptoms before or within 3 days of cover starting.

  This 3 day exclusion period will not apply if you have switched to Post Office Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.
- × Costs relating to routine or investigative tests, unless they are undertaken as part of treatment for a condition covered under this policy.
- × Treatment of an illness that your pet can be vaccinated against if you did not follow the vaccination recommendations provided by your vet.
- × The cost of treatment for a dental illness unless there is a history of annual check-ups and any advice has been followed within 6 months.
- × The cost of any treatment related to deciduous teeth if your pet is over 16 weeks of age at the start date.
- × The cost of any treatment following a fight between two or more of your pets or where one of the pets involved is residing at your address but belongs to a member of your family or anyone else living with you.
- × Organ or stem cell transplants and any related treatment, limb prostheses including any vet treatment needed to fit the prosthesis. This does not apply to the cost of replacing hip, knee and/or elbow joints.

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 UK, the Channel Islands or the Isle of Man.

Death from Accident or Illness and Cremation or Cemetery Burial

- × If your pet dies from an accidental injury or poisoning which occurred before or showed symptoms within 3 days of the start date or as a result of an illness which occurred before or showed symptoms within 14 days of the start date.

  These 3 and 14 day exclusion periods will not apply if you have switched to Post Office Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.

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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.
- You must pay the veterinary fees 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.

How do I cancel the contract?

All cancellation requests should be made to:

Telephone: 0330 123 1921

Customer Services Department
Post Office Pet Insurance
PO Box 900
Borehamwood WD6 9QW

Are there any restrictions on cover?

General Conditions/Exclusions

! Any costs, loss, illness, injury, damage, death or legal liability directly or indirectly caused by an epidemic, pandemic or other such health warning, and declared as such by the Department of Environment, Food and Rural Affairs ("DEFRA"), and/or the Animal & Plant Health Agency ("APHA") and/or the World Health Organisation ("WHO").

The exclusion above only applies if your policy start date is on or after 31/03/2026.

! 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.

What is not insured?/Cont...

Death from Accident or Illness and Cremation or Cemetery Burial/cont...

× If death results from an illness in any cat which is 10 years or older or any dog which is 8 years or older. For some dogs, this will be 5 years or over and where relevant this will be shown on your certificate of insurance.

If you first purchased your policy when your pet was already above the ages shown above, your pet is not eligible for this benefit.

Loss through Theft or Straying and Finding Your Pet

× If your pet is not microchipped in line with the law where you live at the time of any claim.

× If your pet is lost or stolen within the first 14 days of the start date.

This 14 day exclusion period will not apply if you have switched to Post Office Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.

× Any reward to a family member or person who was caring for your pet.

Your Hospitalisation

× For alcoholism, drug abuse or self-inflicted injuries.

× If your accident or illness occurred or showed symptoms before or within 14 days of the start date.

This 14 day exclusion period will not apply if you have switched to Post Office Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.

Holiday Cancellation

× Costs for anyone else who was on holiday with you other than members of your family.

× Where the treatment was non-lifesaving.

× If you booked your holiday less than 28 days before you were due to leave.

× If your pet's illness first showed symptoms before or within14 days of the start date.

This 14 day exclusion period will not apply if you have switched to Post Office Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.

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

× Any costs for complying with Pet Travel Scheme (PETS) requirements or claims arising outside the PETS countries.

× Any claim for Third Party Liability.

× Any costs arising from any condition you were aware of before the start of the trip.

× Any loss, theft or destruction of the travel documents that occurs prior to the start of your trip or not reported to the issuing vet within 24 hours of discovery.

× Any emergency expenses unless a vet has certified your pet is too ill to travel home the same way it travelled abroad or is too ill to travel on the scheduled date of departure.

× If your trip was made to get treatment abroad.