

Pet Insurance

Insurance Product Information Document

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INSURANCE

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) and in the UK by the Financial Conduct Authority (FCA).

Product: Pet Insurance

This document provides a summary of the key information relating to this Pet Insurance Policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which contains the full terms, conditions, limitations and exclusions, which you should read and check that it meets your pet insurance requirements. If you have any questions about your coverage or special requirements, please contact your insurance agent or the insurer.

What is this type of insurance?

Pet insurance provides cover for the veterinary fees for cats and dogs. It also offers additional benefits (which are identified below) depending on the level of cover you have chosen and shown in your Schedule.



What is insured?

Up to the sum insured as shown in the schedule of benefits for:

Vet Fees

- ✓ Vet fees to treat your pet for an injury, illness or accident.
- ✓ All reasonable and customary costs for treatment by a Vet or Complimentary Treatment carried out under their direction up to the maximum benefit for a period not exceeding 12 months from the date of illness or accident.
- ✓ Dental treatment to alleviate immediate pain resulting from accident or illness.

Death from accident

- ✓ Costs of putting your pet to sleep following an accident during the period of insurance.
- ✓ Loss from Theft/Straying.
- ✓ Reimbursement of Advertising Costs.

Emergency Boarding Fees

- ✓ Boarding Fees (whilst hospitalised) for a period of more than 4 consecutive days during the policy year.

Loss of Passport & Healthcare Certificate (Gold Cover Only)

- ✓ Loss of passport & Healthcare Certificate (Gold Cover Only) up to €500/£350 per policy year if they are lost or stolen.

Overseas Travel Cover (per annum) (Silver and Gold Cover Only)

- ✓ Your Pet will be covered for up to 30 days for Silver Cover Level and 90 days for Gold Cover level per annum in countries outside of its home country:

- Any Member of the European Union
- United Kingdom, Gibraltar, The Isle of Man and The Channel Island



What is not insured?

The Insurer will not pay any claim that relates to:

- ✗ All treatment directly and indirectly as a result of Leishmaniosis.
- ✗ All treatment connected with or as a result of Feline AIDS (FIV).
- ✗ Any incident occurring outside of:
 - Any Member of the European Union
 - United Kingdom, Gibraltar, The Isle of Man and The Channel Island
- ✗ Claims connected with any pre-existing condition, symptom or event.
- ✗ Working animals – i.e. animals used for commercial, guard or security purposes or racing.
- ✗ Claims associated with rabies.
- ✗ Any dog that should be registered under the Dangerous Dogs Act 1991 and the Dangerous Dogs (Northern Ireland) Order 1991 or subsequent amendments. Claims for or linked to vicious tendencies or behavioural problems or traits.
- ✗ All treatment connected with or as a result of Hereditary and/or Congenital traits.
- ✗ Costs directly or indirectly resulting from vaccinations, spaying, castration and pregnancy or giving birth.
- ✗ Complementary treatments that are not carried out under the direction of a Vet.
- ✗ Extra costs treating your pet outside normal surgery hours unless the Vet considers an emergency consultation is necessary.
- ✗ Cost of putting your dog to sleep under a Court Order or Contagious Disease Act.
- ✗ Cost of having your pet cremated, buried or otherwise disposed of.
- ✗ Cost resulting from ovarian and uterine conditions in unspayed bitches 8 years old or older at the time of treatment.
- ✗ Loss or Damage to property for which cover is provided under the Consorcio.

Death from accident

- ✗ Any amount after 6 months from the date of loss.

Loss from theft/Straying

- ✗ Any amount until 90 days after the date of the loss.

Emergency Boarding Fees

- ✗ We will not pay more than the maximum benefit for any one cause during a 12 month period;
- ✗ Any hospitalisation that is either known or foreseeable before cover for your pet started. (For example but not limited to hospitalisation due to pregnancy or giving birth);

✗ Payment as a result of any nursing home care or convalescence care not received in hospital.

Loss of Passport & Healthcare Certificate

✗ More than one claim for a new Pet Passport and/or Health Certificate in 12 months.

✗ Any arrangements necessary for obtaining a new Pet Passport and/or Health Certificate.



Are there any restrictions on cover?

!! Optional cover may be available and are subject to payment of an additional premium including insurance premium tax. These will be shown in your policy documents.

!! Exclusions apply (please refer to the policy wording):

!! Costs resulting from an illness or injury first occurring or showing clinical signs before cover for your pet has started or within 14 days from the start date;

!! Obesity diets. Prescription diets after the first 4 weeks of a specific illness;

!! Training, behavioural or sex hormone problems unless directly resulting from a valid claim.

!! Cover is only available for your pet from 8 weeks old up to 8 years of age (Cats) and 10 years of age (Dogs) except on the renewal of your policy.

!! Continuation claims unless premiums have been paid to keep cover in force, treatment exceeding a period of 12 months from the first date of treatment for each accident or illness or the end of the period of insurance, whichever is the earlier.



Where am I covered?

You are only covered in the territories shown in your policy schedule.



What are my obligations?

- You are obliged to pay the excess for each claim, which is shown in the schedule.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- You must take care of your pet, which includes arranging and paying for any treatment normally recommended by your Vet to prevent or reduce the risk of illness or injury.
- You must be the owner of the pet. Your cover will cease immediately if your pet is sold.
- You must keep your pet vaccinated against certain diseases as expressed in the policy.
- Your pet must be micro-chipped.
- For Gold and Silver Cover only – your pet must comply with the European PETS travel scheme.



When and how do I pay?

- You can pay your premium as a one-off annual payment or by three (3) monthly instalments.
- Payment can be made by bank transfer or debit/credit card.
- In person at one of our offices by cash, card or cheque.



When does the cover start and end?

This contract will start and end on the date shown on your insurance policy schedule.



How do I cancel the contract?

- If you cancel the policy, the refund is subject to there being no claims made or incidents occurring likely to give rise to a claim, we will calculate the proportionate premium for the current period of insurance you have been insured for and refund any balance due based on our short period rates, any refunds will be net of taxes and other charges.
- We may terminate your insurance at any time for a valid reason by sending you five days written notice by registered post to your last known address noted in our records.