

Service Dog Insurance

Insurance Product Information Document

Company: Agria Försäkring

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Product: Agria Service Dogs Lifetime Lite Insurance

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This is a service dog insurance policy which provides cover for the cost of your dog's veterinary treatment for illnesses and injuries.



What is insured?

- ✓ **Veterinary Fees up to £3,000**
Cover is provided for veterinary treatment your dog receives for an illness or injury.
- ✓ **Travel and Accommodation up to £300**
The cost of travel and accommodation expenses if your usual vet refers your dog to another vet.

The following are optional sections that are only covered if you choose them.

Death from Illness or Injury up to £10,000

If your dog dies or has to be put to sleep by a vet as a result of an illness or injury.

Overseas Travel

Cover while you are abroad with your dog in a member country of the PETS Travel Scheme

- for quarantine costs up to £2,000,
- repeat worming treatment costs up to £250,
- replacement animal travel certificate or Pet Passport up to £250,
- emergency expenses up to £500.
- emergency repatriation of your dog or cremation or burial costs up to £2,000.

Global Emergency Veterinary Fees

Cover for emergency veterinary treatment your dog receives when it is in a country other than the UK.



What is not insured?

- ✗ Any dog under the age of 8 weeks at the start of your policy.
- ✗ Preventative veterinary treatment.
- ✗ Veterinary treatment you choose to have carried out that does not treat an illness or injury.
- ✗ Illnesses that dogs are usually vaccinated against if your dog has not been vaccinated.
- ✗ Anything that occurs outside the UK; or,
 - Anything that occurs outside the UK or the member countries of the PETS Travel Scheme (if Overseas Cover included); or,
 - Anything other than emergency veterinary fees (and Death from Illness or Injury and Emergency Repatriation if included) that occurs outside the UK or the member countries of the PETS Travel Scheme (if Global Emergency Veterinary Fees included).
- ✗ Pre-existing conditions: Illnesses and injuries that first showed signs before your policy started.
- ✗ Illnesses and injuries that happened before your policy started which are the same as illnesses and injuries your dog has during your policy. These include disorders that your dog can have in different eyes, ears, front and back legs and feet, knees, hips, shoulders and elbows.
- ✗ Behavioural disorders.
- ✗ The use of your dog for racing.
- ✗ Any dog which should be registered under the Dangerous Dogs Act 1991 or the Dangerous Dogs Act (Northern Ireland) Order 1991 or any subsequent amendments.



Are there any restrictions on cover?

- ! Costs for and resulting from an Illness in the first 10 days of your policy (this does not apply to the second or subsequent consecutive period of insurance).
- ! Complementary treatment to a maximum of £1,000.
 - 50% of the cost of a prescription diet to a maximum £250.
 - The cost of Platelet Rich Plasma therapies to a maximum of £750.
- ! The cost of cremation, burial and a house visit by a vet to put your dog to sleep to a maximum of £150.
- ! Cover for tooth or gum disease if your dog has not had a dental health check in the last 12 months and had any veterinary treatment recommended by the vet carried out within three months of the recommendation.
- ! The maximum age for death cover from an illness as shown on your schedule of insurance.



Where am I covered?

- ✓ This policy is valid in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If Overseas Travel cover is added:
 - Veterinary Fees:** Cover is extended to include any country or territory that is part of the PETS Travel Scheme. Cover is provided for up to 120 days in each period of insurance.
- ✓ If Global Emergency Veterinary Fees cover is added:
 - Veterinary Fees:** Cover is extended to include any country other than the UK for emergency veterinary treatment. Cover is provided for up to 120 days in each period of insurance.



What are my obligations?

- You must answer any questions truthfully, honestly and to the best of your knowledge.
- You must tell us if at any time during this insurance:-
 - o You move from the address you gave us.
 - o You do not own the dog insured any more or you become a joint owner.
 - o You change the address at which your dog is kept.
- You are required to pay the amount of the Fixed Excess and Percentage Excess, as specified on your Schedule of Insurance:
 - o **Fixed Excess** – This is applied once per period of insurance to each separate illness and injury your dog receives veterinary treatment for. This means that if your dog suffers from one or more illness or injury in the same period of insurance, then you must pay a fixed excess for each illness or injury. Also, if the veterinary treatment your dog receives carries on into the next period of insurance and any more periods of insurance, then the fixed excess is applied to the treatment received in each period of insurance and you must pay two or more fixed excess, one for each period of insurance.
 - o **Percentage Excess** – This is calculated after the fixed excess has been deducted and is applied to all claims.
 - o Neither the Fixed Excess or Percentage Excess can be reduced and they can only be increased at the renewal of your policy.
- You must keep your premium up to date.
- This is an annual contract of insurance and you are required to pay the full premium for the period of insurance, however, cancellation rights apply.
- You must give us all reasonable information that we ask for in connection with a claim, be available for interviews and cooperate with us or anyone acting for us.
- You must submit your claim by the end of the period of insurance or within 6 months of the first treatment date, whichever is the latter.
- You must take all reasonable precautions to maintain your dog's health.



When and how do I pay?

You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by direct debit, debit card or credit card.



When does the cover start and end?

The policy covers you for a period of 12 months and the effective dates are detailed on your Schedule of Insurance.



How do I cancel the contract?

You can cancel the contract (conditions will apply) by contacting our Customer Service Centre by telephone (03330 30 83 80), email (info@agriapet.co.uk) or writing to us (Agria Pet Insurance Ltd, PO Box 506, Manchester, M28 8EN).