

# Corinium Pet Insurance Insurance Product Information Document



## Company: Corinium Insurance Services

## Product: Corinium Pet Insurance

Corinium Insurance Services is a trading style of Trent-Services (Administration) Ltd, who are authorised and regulated by the Financial Conduct Authority (Firm reference number 315285). This insurance is underwritten by Watford Insurance Company Europe Limited, a private limited company incorporated in Gibraltar incorporation number 112869. Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority (FCA). Details about the extent of our regulation by the FCA are available from us on request. FCA Firm Reference Number is 714197.

This document is a summary of the key information relating to this Corinium Pet Insurance. Full terms and conditions can be found in the policy wording. You will also receive a policy certificate showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of insurance?

This is Pet Insurance to help cover the financial costs should your dog or cat of which you are the owner and keeper becomes ill or suffers from an accident. You choose the type of cover you need and level of benefit that is suitable for you.



### What is insured?

You can choose from the following levels of cover:

- ✓ Lifetime Level 1: £1,500
- ✓ Lifetime Level 2: £3,500
- ✓ Lifetime Level 3: £5,000; or
- ✓ Accident only cover: £2,000.

You will receive the agreed level of cover and benefit shown on your policy certificate, for:

- ✓ **LIFETIME COVER** for your dog or cat; or
- ✓ **ACCIDENT ONLY COVER** for your dog or cat.
- ✓ **VETERINARY FEES** following an accident suffered by your dog or cat.
- ✓ **VETERINARY FEES** following an illness suffered by your dog or cat.
- ✓ **COMPLEMENTARY TREATMENT** to your dog or cat.



### What is not insured?

No payment will be made for any of the following reasons:

- ✗ Any pre-existing conditions.
- ✗ The £90 policy excess.
- ✗ The amount you are required to pay towards the costs of the Veterinary Fees (Co-Payment):
  - 15% of every claim if your dog or cat is aged 0 – 6 years;
  - 20% of the claim if your dog or cat is over the age of 7 years;
  - 30% of the claim if your dog or cat is over the age of 10 years.
- ✗ More than the sum insured shown on your policy certificate.
- ✗ Any injury or illness present before your policy start date.
- ✗ Any illness claim within 14 days of your dog or cats first policy year.
- ✗ Any accident claim within 5 days of your dog or cats first policy year.
- ✗ Costs associated with breeding, pregnancy or birth.
- ✗ Any non-necessary or preventative treatment.
- ✗ Any costs relating to dental or gum treatment unless as a direct result of an accident and providing your cat or dog had a dental examination by a vet within 12 months of the accident.



### Are there any restrictions on cover?

- ! You can choose from the following levels of Lifetime cover: Level 1: £1,500, Level 2: £3,500 or Level 3: £5,000; or you can choose Accident only cover of £2,000. These are the maximum levels of benefit we will pay out in any one period of insurance, which is also inclusive of any complimentary treatment your Pet may receive. The level of cover you select will be shown on your policy certificate.
- ! You must be owner and keeper of the insured dog or cat.
- ! Your dog or cat must be aged between 8 weeks and up to 8 years old on the date of purchasing this policy.

- ! Your dog must not be a dangerous dog or crossed with a dangerous dog and must not have been the subject of a complaint to the police.
- ! Your dog must be micro chipped.
- ! Your dog or cat must be registered at a Veterinary Practice based in the United Kingdom.
- ! Your policy premium amount will not remain the same for the lifetime of your dog or cat, your policy premium will increase as your dog or cat gets older.
- ! Where a condition is affecting one body part of which your pet has two, one each side of the body (e.g. ears, eyes, knees, cruciate ligaments) this will be considered a bilateral condition and when applying the maximum benefit limit or an exclusion bilateral conditions are considered as one condition.



### Where am I covered?

- ✓ This policy will cover your dog or cat in the United Kingdom.



### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy
- You must also tell us immediately about any changes which may affect your cover. For example if you move house with your dog or cat, your name changes or you change the name of your dog or cat
- You must tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need



### When and how do I pay?

- The premium is paid in monthly instalments by Direct Debit or annually by debit card.



### When does the cover start and end?

- The start date and end dates of your cover are the dates you selected on your application and will be shown on your insurance policy schedule.



### How do I cancel the contract?

- If you take out cover and then change your mind, you can contact the administrator within the first 14 days of cover and they will cancel your policy and refund your premium as long as you have not made a claim.
- After that you can cancel your cover at any time by contacting the administrator but you will not get a refund of premium as you will only have paid for the cover that you have already received.

You can contact the administrator in one of the following ways:

- Email: [admin@coriniuminsuranceservices.co.uk](mailto:admin@coriniuminsuranceservices.co.uk)
- Telephone: 01285 626032 (this is a basic rate number)
- In writing: Trent-Services (Administration) Limited Trent House, Love Lane, Cirencester Gloucestershire, GL7 1XD