

# 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 policy is underwritten by Burns and Wilcox Global Solutions Limited (for and on behalf of SCOR UK Company Ltd). Burns and Wilcox Global Solutions Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 309345.

This document is a summary of the key information relating to this Corinium Pet Insurance. Full terms and conditions are found in the policy wording and your certificate of insurance. Your certificate of insurance shows the specific details of your policy and the cover you have selected. Please take some time to read these 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 Lifetime Reinstatement 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 cover that is suitable for you.



#### What is insured?

You can choose from the following levels of cover at the policy start date:

- ✓ Lifetime Reinstatement Level 1: £1,500; or
- ✓ Lifetime Reinstatement Level 2: £3,500; or
- ✓ Lifetime Reinstatement Level 3: £5,000; or
- ✓ Lifetime Reinstatement Level 4: £7,500

You will receive up to a maximum of the cover level you select at the policy start date, shown on your certificate of insurance, for:

- ✓ **LIFETIME REINSTATEMENT 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** for your dog or cat.
- ✓ **THIRD PARTY LIABILITY** for your dog up to £1,000,000.
- ✓ **24/7 CORINIUM PET HELPLINE** unlimited telephone, web chat or video consultations with Royal College of Veterinary Surgeons (RCVS) registered veterinary nurses for all pet related questions to emergency care.

Subject to the monetary limits, restrictions and exclusions shown in the policy documents, you will also receive cover for:

- ✓ **EMERGENCY BOARDING** we will pay a limited amount for the cost of boarding your cat or dog at a licensed kennel, cattery or pet-minding business for a period when you are registered as an in-patient of a hospital during the period of insurance.
- ✓ **LOST OR STOLEN** if your dog or cat is lost or stolen during the period of insurance and is not recovered or does not return within 30 days, we will pay you up to the Loss of Pet Reimbursement or the purchase price, whichever is the lesser. (Subject to the policy limit)



#### What is not insured?

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

- ✗ Any injury that happened or illness that began before your policy start date. ("Pre-existing condition")
- ✗ The £125 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 cover limit shown on your Certificate of Insurance in any one Period of Insurance.
- ✗ Any illness claim within 14 days of your dog or cat's policy start date.
- ✗ Any accident claim within 5 days of your dog or cat's policy start date.
- ✗ 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.
- ✗ Overseas Travel - Any claim that is caused by, connected to, or resulting from you not complying with any part of the Pet travel Scheme (PETS).
- ✗ Any amount if your claim occurred whilst in the care of a Boarding Kennel, Dog Walker, Dog Day Care Facility or a Dog Groomers.
- ✗ Emergency Boarding fees– hospitalisation that is known or foreseeable before cover commences, or is as the result of pregnancy, or if you are in hospital for less than 4 consecutive days
- ✗ Advertising and reward – a reward paid that has not been agreed by us or paid to a person who lives or works with you, is employed by you or is an immediate member of your family.



#### Are there any restrictions on cover?

- ! The maximum amount we will pay out for all claims combined in any one period of insurance, which is also inclusive of any complementary treatment your pet may receive, will be shown on your certificate of insurance.
- ! You must be the owner of the insured dog or cat, and they must live with you at the address listed on your Certificate of Insurance.

- ✓ **ADVERTISING AND REWARD** if your dog or cat is stolen or goes missing during the period of insurance, we will pay a limited amount towards the cost of advertising and/or reward which we have agreed to and you have offered and paid to get your dog or cat back.
- ✓ **OVERSEAS TRAVEL** extends your vet fees cover for your dog or cat whilst temporarily located in a member Country of the PETS Travel Scheme, the Channel Islands or Isle of Man.
- ✓ **LOSS OF PET TRAVEL DOCUMENTS** we will pay a limited amount towards the cost of specified pet travel documentation or certificate for treatment against parasites in the event documents are lost or stolen.
- ✓ **QUARANTINE COSTS** we will pay a limited amount towards unexpected Quarantine costs.

- ! Your dog or cat must be aged between 8 weeks and up to 8 years old the policy start date.
- ! Your dog must not be of a breed or type that must be registered under the Dangerous Dogs Act 1991, Dangerous Dogs (amendment) Act 1997, Dangerous Dogs Order (Northern Ireland) 1991 or any further amendments to this Act or any dog that is, or whose parentage is a mix or cross with any dog of a breed or type on this list. In addition any dogs (including any dog whose parentage is a mix or cross with any of the types or breeds) shown in the 'eligibility section' and 'general exclusions' section of the policy wording are excluded from cover under any section of this policy.
- ! Your dog or cat must be registered at a Veterinary Practice based in the United Kingdom.
- ! 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 cover limit, or an exclusion, bilateral conditions are considered to be one condition.
- ! Any previous accident or illness, or any symptoms relating to that accident or illness, that may come back or that your pet is prone to, no matter how many times this comes back or how many areas of the body are affected, will not be covered.



## Where am I covered?

- ✓ This policy will cover your dog or cat in the United Kingdom.
- ✓ Third Party Liability only applies for Dogs only and in the United Kingdom only.
- ✓ This insurance also extends your vet fees cover to your pet whilst temporarily located in a member Country of the PETS Travel Scheme, the Channel Islands, or Isle of Man. (For a maximum of 30 days per trip and up to 60 days for all journeys in the period of insurance)



## What are my obligations?

- Your dog or cat must be microchipped.
- You must take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out your policy, or making changes to it.
- You must also tell us as soon as possible about any change in circumstances that 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.
- ! 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.



## 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 certificate of insurance.



## How do I cancel the contract?

- If you cancel your policy within 14 days of the inception date or receipt of your policy documentation, whichever is the later date, you will receive a full refund provided you have not made a claim in the meantime
- If you cancel after the first 14 days from your inception date you will not receive a full refund in premium
- If you have made a claim within the policy period, the full annual premium is still due.

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