

# Lifetime Pet Insurance

## Insurance Product Information Document

Petsure

For cover start date or renewal date up to and including 4th July 2023

### Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority, Firm Reference Number 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

For cover start date or renewal date of 5th July 2023 onwards

### Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

### Product: Petsure Lifetime Pet Insurance - Annual Policy

This Insurance Product Information Document is only intended to provide a summary of the main coverage 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 Lifetime pet insurance policy. We will provide ongoing cover for illnesses and injuries and other cover as long as you continue to pay your premium and renew your policy each year (without any break in cover).



#### What is insured?

- ✓ **Vet Fees** - a range of vet fee limits up to £15,000
- ✓ **Behavioural Treatment or Complementary Therapy** - 12 sessions per year up to your chosen vet fee amount
- ✓ **Dental (accident only)** - up to your chosen vet fee amount
- ✓ **Euthanasia** - up to £250
- ✓ **Prescribed Diet Food** - up to £250
- ✓ **Cruciate Ligaments** - up to your chosen vet fee amount or £2,000 (whichever is lower)
- ✓ **MRI and CT scans** - up to your chosen vet fee amount or £2,000 (whichever is lower)
- ✓ **Emergency care** - up to £1,500
- ✓ **Third Party liability (dogs only)** - up to £2,000,000

#### Optional Covers can be added subject to payment of an additional premium:

- **Dental Illness** - up to your chosen vet fee amount or £5,000 (whichever is lower)
- **Missing Pet** - Loss, theft or straying up to £5,000. Advertising costs up to £250 and Reward up to £5,000
- **Farewell Cover** - Death from an accident or illness up to £5,000. Cremation or burial costs up to £250
- **Travel and Holiday:**
  - **Vet Fees Abroad** - up to your chosen vet fee amount
  - **Emergency Repatriation** - up to your chosen fee amount
  - **Trip Cancellation** - up to £5,000

- **Cutting Short Your Trip** - up to £5,000
- **Delayed Return** - up to £2,500 for additional travel and accommodation expenses. Up to £1,000 for Pet Travel Documents
- **Quarantine Expenses** - up to £1,500



#### What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Any Pre-existing medical conditions unless agreed.
- ✗ Unless you are renewing an existing policy or you are switching insurer, with no gap in cover, there is no cover at the start of the policy for:
  - Vet fees for the treatment of an accidental injury or poisoning which occurs or shows symptoms within 2 days.
  - Death as a result of an accidental injury that occurs within 2 days.
  - Vet fees for the treatment of any illness which occurs or shows symptoms within 14 days.
  - Death as a result of an illness that occurs or shows symptoms within 14 days.
  - Any claim for loss, theft or straying or advertising and reward if your pet goes missing within 14 days.
- ✗ Any claim which is, or results from, something excluded under the policy, as shown in each section under "What is not covered" and in the "General Policy Exclusions."



## Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands or Isle of Man.
- ! Only available for dogs and cats over 4 weeks old.
- ! Only available if you are the pets' owner.
- ! Only available for dogs and cats which are kept as domestic or household pets and not used for trade, business, commercial or working purposes (except as assistance dogs), breeding, as a gundog, or used for or in connection with shooting, pointing, field work or for the purposes of hunting of any kind and which do not live at, or are kept on, premises which sell alcohol.
- ! Not available to dogs or cats which are listed at [www.petsure.com/excluded-breeds/](http://www.petsure.com/excluded-breeds/), or any animal which is considered to match the description of a prohibited "type" as defined in the Dangerous Dogs Act 1991.



## Where am I covered?

- ✓ Cover will not apply if you travel outside the United Kingdom, Isle of Man or Channel Islands unless you have purchased the 'Travel and Holiday' option.
- ✓ In order to travel abroad with your pet, you may need to get certain pet travel documents such as a Pet Passport or Pet Health Certificate. What you need to do will depend on which country you are going to. For the latest information please see [www.gov.uk/taking-your-pet-abroad](http://www.gov.uk/taking-your-pet-abroad).



## What are my obligations?

You must:

- Pay the premium for each policy year as a single annual premium or on a monthly basis - this is a Lifetime policy but to benefit from ongoing cover you must keep paying your premiums and every 12 months you need to renew your insurance policy with us (without any break).
- Take all possible care to safeguard your pet against accident, injury, illness, loss, or theft. This includes taking good care of your pet and its diet, keeping vaccinations and worming treatments up to date and following your vet's advice.
- Tell us about anything which may result in a claim as soon as is reasonably possible and provide all information, documentation and assistance that we need.
- Inform us of certain information throughout the policy period. The things you need to tell us about will be shown on your Confirmation of Cover and it's important you check any new documents we send you to understand the information we need. If you do not provide us with the full and accurate information it can result in a claim not being paid or affect the cover we provide.



## When and how do I pay?

You can pay the premium for each policy year as a single annual premium or on a monthly basis. You can pay the premium with a debit or credit card or any other agreed method.



## When does the cover start and end?

Your cover will start on the date you ask us to activate your insurance and will be in force for 12 months unless your policy is cancelled before then.



## How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already made a claim or intend to make a claim.

To cancel the policy, please call Petsure Customer Services on 0333 0063211.