

Pet Insurance

Insurance Product Information Document

Company: Muddy Paws

Product: Pet Insurance – Ruby

Muddy Paws is authorised and regulated by the Financial Conduct Authority. Registration Number 766691

This insurance policy is underwritten by Burns & Wilcox Global Solutions Limited for and on behalf of SCOR UK Company Limited

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

WHAT IS THIS TYPE OF INSURANCE?

This is an annual policy for cat and dog owners and will provide cover for insured conditions that your pet may develop during the period of insurance. You can submit any number of claims for each condition your pet may suffer from in each period of insurance, until the vet fee limit is reached. If we offer to cover your pet at renewal, and you accept by agreeing to pay the premiums, the vet fee limit will be reinstated, and treatment payments can continue to be paid for another period of insurance.



WHAT IS INSURED?

- ✓ **Veterinary fees** up to £1,000 for each period of insurance to treat your pet for illness or injury. Included within the overall limit is **complementary treatment** of up to £750, **dental treatment** as a result of an accident up to £1,000.
- ✓ **Death** from Injury, illness or accident up to £90 or the purchase price, or up to £90 for the loss of a dog or up to £60 for the loss of a cat, **whichever** is less.
- ✓ **Advertising and reward** – £25 towards the cost for advertising and reward which leads to getting your pet back.
- ✓ **Theft or straying** up to £90 or the purchase price, whichever is the lesser, if your pet is lost or stolen and is not found in 30 days.
- ✓ **Emergency Boarding fees** up to £200 per period term should you be unexpectedly hospitalised for more than 5 consecutive days.
- ✓ **Overseas travel** extending your cover for veterinary fees for up to 3 months whilst temporarily in countries that are included in the Pet Travel Scheme (PETS) or are part of the Common Travel Area.
- ✓ **Third party liability cover (dog owners)**, in the UK only provides cover if a person or third party is accidentally injured, killed, or their property is damaged as a result of an incident involving your dog – up to £1,000,000, for each period of insurance.



WHAT IS NOT INSURED?

- x This policy does not provide cover in any circumstances for:
 - Pre-existing medical conditions and/or clinical signs
 - Any pet that is listed as an excluded breed in the Policy Wording, and/or
 - Any pet which has shown adverse behavioural or aggressive characteristics.
 - Any dog that is a gun dog, working dog, Guide or Assistance Dog.

Veterinary fees

- x The excess for each illness or injury treated in each period of insurance:
 - £150 and a further 20% of the cost of the treatment

WHAT IS NOT INSURED? (continued)

Veterinary fees (continued)

- x More than the maximum benefit for all injuries and illness in the period of insurance
- x The cost of treatment relating directly or indirectly to an illness or disease within the first 14 days (not applicable at renewal)
- x The cost of treatment relating directly or indirectly to an injury or accident within the first 5 days (not applicable at renewal)
- x Vet fees for preventative treatment recommended by your vet or elective treatments.
- x Vet fees resulting from dental treatment carried out 12 months or more after the recommendation of the vet.
- x Complementary treatments not carried out under the direction of a vet.
- x Cost of house calls unless the vet confirmed your pet was or could have been suffering from a life-endangering condition.
- x Costs of treating your pet outside normal surgery hours unless the vet considers an emergency consultation necessary.
- x Costs relating to the cremation or burial of your pet or putting your pet to sleep.
- x **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 5 consecutive days
- x **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.
- x **Theft or straying** – costs if your pet is lost or stolen within 14 days of the start of the policy, or for advertising and reward if your pet is stolen and you do not report the theft to the police or local council dog warden within 24 hours.
- x **Death**
 - resulting from an illness within the first 14 days or an accident occurring in the first 5 days of the start of cover
 - as a result of breeding, pregnancy, giving birth or aggression.
 - due to illness once your pet is over the age of 8 years old and 5 years old for select breeds.
- x **Third party liability cover (dog owners)**
 - The first £250 per incident claimed.
 - Any claim costs if you are insured under any other liability policy unless that cover has been exhausted.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! You must be the owner and keeper of the pet and live with your pet at your home address in the UK for at least 10 months in a policy term
- ! Any claim for your pet if it is less than 5 weeks of age, or over 11 years old at the start date of your policy.
- ! If you use up your vet fee limit in a period of insurance, you have to pay treatment bills yourself until your policy renews.
- ! Your dog does not live in premises which sell alcohol, unless there is no access between the residential and business premises.
- ! Any claim that is caused by, connected to, or resulting from you not complying with any part of the Pet travel Scheme (PETS).
- ! You are responsible for paying an excess in the event of a claim, as shown in your Schedule of Insurance.
- ! If your pet is euthanised due to behavioural problems.
- ! Your pet must not be used for guarding, track racing, breeding or coursing.
- ! Reimbursing any money, you spend trying to find your pet if we have not agreed to the way you are doing this.
- ! Any costs relating to a holiday booked less than 28 days before you were due to leave.
- ! Any costs if the accommodation is a property owned by you or your family or is for more than 7 days.
- ! Any claim for a pet over 5 years old for selected breeds at the start date of your Policy. Please refer to your policy wording.
- ! Your pet's death occurred or was lost, stolen, or strayed whilst in the care of a Boarding Kennel, Cattery, Dog Walker, Dog Day Care Facility or a Pet Groomer
- ! Any loss, accident, injury or illness that could have been prevented if you had taken better reasonable steps or had followed your vets advice.
- ! 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



WHERE AM I COVERED?

- ✓ Within the territorial limits of the United Kingdom (which consists of England, Scotland, Northern Ireland & Wales).
- ✓ Third Party Liability only applies to incidents in the United Kingdom
- ✓ 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.



WHAT ARE MY OBLIGATIONS?

- You must answer any questions accurately and with reasonable care in relation to this insurance. If the answers you provide are not accurate this may result in your claim being reduced or rejected or your policy being cancelled without refund.
- Premiums must be paid on time.
- You must tell us as soon as you are aware of any information about you or your pet which has changed.
- You must make sure your pet's vaccinations are kept up to date.
- During the period of insurance, you must take reasonable steps to prevent injury to your pet and prevent your pet contracting an illness or disease.
- You must tell us about any claim as soon as possible and should be submitted within 3 months.
- You must tell us if you move abroad permanently or if you are going to be temporarily resident outside of the UK for more than 6 months of the policy term.
- You must tell us if you sell your pet, your pet no longer lives with you, or you transfer ownership of the pet to another person.



WHEN AND HOW DO I PAY?

You can pay either annually or monthly by Direct Debit or you can pay annually by credit or debit card.



WHEN DOES THE COVER START AND END?

- A period of insurance lasts for one year and the dates of cover are specified in your Schedule of Insurance.
- If you pay by Direct Debit your policy will automatically continue at the end of the 12-month period, subject to policy terms and conditions.
- If you pay by Debit or Credit Card, you need to contact Muddy Paws to make payment before the renewal date.



HOW DO I CANCEL THE CONTRACT?

- You can cancel your policy at any time by contacting Muddy Paws by telephone or email.
- This policy is an annual 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. This means that if a successful claim has been paid within your current policy term, and your pet passes away during the policy term, we will either deduct the remaining premium owing from any final claims settlements, or you will be required to pay the remaining premium owing to us.