Pet Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited Product: £4k Dog Core

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, 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

This document provides a summary of the key benefits, exclusions and restrictions of this cover. The full terms and conditions of this insurance can be found in the policy documents. This summary has not been personalised to you or your dog.

What is this type of insurance?

This is a Lifetime type of policy. This is an annual product that covers accidental injuries and unexpected illnesses for dogs. The limits are refreshed each year if the policy is renewed and you pay the premium.

What is insured?

Veterinary fees up to £4,000

This cover limit is for:

- ✓ Veterinary fees in the UK
- ✓ Emergency veterinary treatment when you're in the EU, Norway, Iceland and Switzerland
- ✓ Dental cover for accidents and illnesses
- ✓ CT, MRI scans
- ✓ Cruciate ligament
- ✓ Replacement elbow, hip or knee

Therapy up to £500 per year

This is for each type of therapy to provide up to 10 sessions.

- ✓ Hydrotherapy
- ✓ Behavioural therapy

Complementary treatment up to £1,500 per year

Here are 3 of the 13 treatments we cover:

- ✓ Chiropractic
- ✓ Osteopathy
- ✓ Physiotherapy

Clinical food.

25% of the cost up to an amount which will vary depending on the breed of dog you have. Your schedule will show the benefit limit.

- ✓ Vet prescribed food to maintain or treat a condition

Lost pet up to £50

- ✓ If your dog goes missing or is stolen.
- ✓ Towards the cost of finding your dog

End of life – Euthanasia

- ✓ We'll cover the cost of your dog being put to sleep

Cremation or burial up to £400

- ✓ If your dog dies because of an accidental injury or illness. The amount will vary by breed.

Third party liability up to £2m each policy year

This is to cover your legal liability if:

- ✓ Your dog causes accidental injury or death to anyone
- ✓ Your dog damages anyone's property
- ✓ You incur legal costs

What is not insured?

General exclusions

- ✗ Any dog under 8 weeks old
- ✗ Any condition, symptom, illness, or injury that started before this policy began
- ✗ Any dog on our excluded breed list. This includes a dog mixed with a breed on our excluded list
- ✗ Any dog that has shown aggression or bitten another animal or person before.
- ✗ Any injury in the first 48 hours of your policy
- ✗ Any condition, illness, or symptom that started in the first 14 days of your policy

Veterinary fees

- ✗ Any treatment linked to breeding, mating or pregnancy
- ✗ Any complications or treatment for a condition not covered
- ✗ Routine care or preventative treatment e.g. scale and polish, root canals, spay and vaccinations.
- ✗ Organ transplants
- ✗ Any disease that a yearly vaccination would have prevented
- ✗ Any injury if your pets have been fighting each other. This includes pets owned by your family that are visiting

Complementary treatment, hydrotherapy, or behavioural therapy

- ✗ Treatment not recommended by a vet or provided by a qualified person or member of one of our approved associations

Clinical food

- ✗ Food prescribed because your dog is overweight

End of life

- ✗ Your dog being put to sleep because of aggressive behaviour or financial reasons

Third party liability

- ✗ If your dog causes death or bodily injury to either you or your household
- ✗ Any claim made by or against a paid business or a professional

Are there any restrictions on cover?

- You must be a resident in the United Kingdom, Channel Islands or Isle of Man
- There is no dental cover unless your dog has had an annual check-up. Any recommended treatment must also have been done within 6 months.
- Holidays abroad are limited to 90 days each policy year.
- No cover for any dog used or trained for breeding, guarding, hunting, protection, bite work, or racing. This includes if your dog is used for your work or any occupation or business.

Where am I covered?

- ✓ In the United Kingdom, Channel Islands and Isle of Man.
- ✓ In the EU, Norway, Iceland or Switzerland on holiday for up to 90 days each policy year.

What are my obligations?

- You must pay any excess or co-payment on the policy.
- You must check the details for you and your dog are correct.
- You must keep your premium payments up to date.
- You must follow your vet's recommendations. This includes vaccinations.
- You must take your dog for an annual health and dental check-up with your vet.
- You must let us know if there are any changes in you or your dogs' circumstances e.g. moving house.
- You must submit claims with 6 months of the start date of treatment.
- You must pay the full annual premium as this is an annual contract.

When and how do I pay?

- You can choose to pay your premium annually by credit or debit card or in 12 monthly instalments by direct debit.

When does the cover start and end?

- You can choose when you want the policy to start. Your policy will run for 12 months unless you cancelled before. Your policy cover dates will show on your schedule.
- Your policy will automatically renew each year unless you:
    - Cancel
    - Fail to pay your premiums
    - Opt out of auto renewal

How do I cancel the contract?

- You can cancel your policy at any time. Cancellation rules will apply, full details are in the policy wording. You can cancel:
- On your Pets Insurance Hub
- In the 'My Account' on our website
- By emailing us at hello@petsinsurance.co.uk
- By writing to us at:

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