Pet Insurance Product

Insurance Product Information Document

Company: NOW Pet

NOW Pet Premier Plus Policy

NOW Pet is a trading style of Tedaisy Insurance Brokers Limited who is authorised and regulated by the Financial Conduct Authority, firm reference number 758259 and the appointed representative of Tedaisy Underwriting Limited who is authorised and regulated by the Financial Conduct Authority, firm reference number 504604. This insurance is underwritten by Tedaisy Underwriting Limited on behalf of Antares Insurance Company Limited, (Company Registration Number 13763689), 21 Lime Street, London, United Kingdom, EC3M 7HB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority under firm reference number 967451.

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. Full information can be found in your policy wording and schedule.

What is this Insurance?

This insurance is a pet insurance product. Pet insurance is like health insurance but for your pet and primarily helps cover veterinary treatment to keep your pet healthy, along with additional benefits such as theft or straying and Third-Party Liability. Our pet insurance product is designed for dogs and cats.

What is insured?

NOW Premier Plus

With Our NOW Pet Premier Plus Product –

- ✓ **Vet Fees** including **Complementary Therapy**, **You** can claim up to the **Benefit Limit** of £4,000 for all combined claims in each and every **Policy Period of Insurance** for <u>all **Conditions**</u> (less the applicable **Excess** and **Co-payment**).
- ✓ Third party liability up to £1,000,000
- ✓ Overseas Holiday Cover – Veterinary Fees up to £625
- ✓ Holiday cancellation up to £625
- ✓ Theft and straying up to £625
- ✓ Advertising and reward up to £625
- ✓ Emergency Boarding (Kennel / Cattery) Fees up to £625

What is not insured?

- ✘ Any claim for **Illness** or **Accidental Injury** that relates to a **Pre-existing Condition** (being any health problem or undiagnosed condition or injury your pet has had, or is having treatment, medication or advice from a Vet prior to Your Policy start date or within **Your Waiting Period**)
- ✘ Any claim for **Illness** or **Accidental Injury** that showed **Clinical Signs** or **Symptoms** before **Your Policy** start date or within the **Waiting Period**
- ✘ Any total amount for <u>all Conditions</u> combined greater than the **Benefit Limit** as shown in **Your Schedule**
- ✘ Any amount shown as the **Excess** on the schedule. This relates to all sections of cover but only one **Excess** will apply per **Period of Insurance** or if multiple sections within this Policy relate to the same claim
- ✘ Any amount for costs and treatment more than the **Vet Fee** sub-limits
- ✘ The **Co-payment** of 10% of the remaining amount of a claim after deducting the **Excess**
- ✘ Any costs relating to charges made by your vet for administration fees (other than costs for completing a maximum of two prescriptions per policy year), including completing a claim form, packaging and courier fees
- ✘ Any claims for cruciate ligament that occur within the first 14 days of, or showed any **Clinical Signs** or **Symptoms** prior to the **Policy Start Date**
- ✘ Any claim which is as a result of an **Associated Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**
- ✘ Any claim which is as a result of a **Bilateral Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**
- ✘ Any claim which is as a result of a **Lump** and **We** consider it to be an **Associated Condition** and the maximum **Benefit Limit** has already been reached for the original **Condition**
- ✘ Any **Dental** and **Oral Treatment** that is not due to an **Accidental Injury**
- ✘ Any claim for cosmetic, elective, or routine **Treatment** or any **Treatment** which is preventive and not treating an **Illness** or **Accidental Injury**
- ✘ Any claim for routine examinations which includes vaccinations, grooming, spaying or neutering, breeding, pregnancy and giving birth
- ✘ **Illnesses** that **Your** pet should be vaccinated against
- ✘ Any cost for food, which includes any food prescribed by **Your** Vet or vitamins and mineral supplements.
- ✘ Any claim for **Your Pet** being put to sleep or for funeral/cremation costs
- ✘ Any claims for **Treatment** in countries that are outside of the EEA
- ✘ Any Third Party Liability claims if the claimant is **You**, **Your Family**, **Household**, employee or anyone looking after **Your** dog with **Your** permission
- ✘ Any Third Party Liability claim that occurs outside the **United Kingdom**

Are there any restrictions on cover?

! This insurance only provides cover for pets that are cats or dogs.
! This Policy is not valid if **Your Pet** is named on the Excluded Breeds list detailed in **Your Policy** wording.
! **Your** pet must reside with **You** in the **UK** and **You** are the owner and keeper.
! Any dogs used for guarding, racing, coursing or "beating" whether for business or recreational purposes are excluded from **Our Policy**.
! There is no cover or separate **Benefit Limit** for the death of **Your Pet**
! There is no cover for any claim where a misrepresentation has been made by **You** at the **Start Date** of **Your Policy** and that misrepresentation is relevant to the claim.
! **You** must be aged 18 years or older to be eligible for this **Policy**.

Where am I covered?

✓ This **Policy** provides cover for **UK** residents in the **United Kingdom** only.

What are my obligations?

It is important **You** check that this **Policy** meets your needs and **You** make sure the information **You** have given us is correct. **You** must tell **Us** if this information is wrong, or if it changes. Failure to provide accurate and complete information to the best of **Your** knowledge may result in increased premiums, refusal of a claim or **Your Policy** being cancelled, and may affect **Your** ability to gain insurance from other insurers.

Consumer Insurance (Disclosure and Representations) Act 2012 - **You** are required by the provisions of the above Act to take reasonable care to supply accurate and complete answers to all the questions **You** were asked at the time of insuring with **Us**. Please check **Your Policy** wording for further details.

For cover to be in place **You** must pay the agreed premium as shown on **Your Schedule**.

In the event of a claim **You** must notify **Us** as soon as possible and provide all the information requested by the claims handler.

When and how do I pay?

This is an annual **Policy**; **You** can pay **Your** premium as a one-off payment annually or in monthly instalments. Payment can be made by direct debit or debit/credit card.

When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on **Your Policy Schedule**.

How do I cancel the contract?

If **You** choose to cancel **Your** insurance, simply notify NOW Pet Insurance on 01992 926 006 or e-mail info@NOWpet.co.uk.

Cancellation within 14 days

If **You** wish to cancel this **Policy** within 14 days from the start date or the date of receipt of the **Policy** documentation (whichever is later), **You** will receive a full refund of the **Premium** paid, unless a claim has been made and then the **Premium** in full must be paid.

Cancellation after 14 days

If **You** want to cancel **Your** cover after 14 days, **You** will receive a pro rata refund of the **Premium** paid for each unexpired full remaining month of cover, unless a claim has been made and then the **Premium** must be paid in full.