

# Pet Insurance Insurance Product Information Document

## Company: Petplan, a trading name of Allianz Product: Instant Puppy Policy

Petplan is a trading name of Allianz Insurance plc, who provides and underwrites the cover and Pet Plan Limited, who administers the cover. Pet Plan Limited (Registered in England No. 1282939) is a subsidiary of Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Pet Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311969. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849. Petplan's trading address is: Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX.

This document provides limited key information about your pet insurance policy. You can find the full information by reading your Terms and Conditions.

**What is this type of insurance?** This is a free 4 week pet insurance policy which covers the cost of veterinary treatment if your puppy is injured or ill.

### What is insured?

We've explained the section of cover that we believe is the most important to the majority of our 4 week free policyholders. Your policy provides other sections of cover and details of these can be found in your Terms and Conditions.

#### Veterinary Fees

- ✓ We will pay up to £4,000 for all treatment carried out during the 4 weeks of cover, for all injuries and illnesses.
- ✓ If your puppy is unwell, due to an illness or injury, and has veterinary treatment by a member of a veterinary practice, we will pay the cost of the treatment.
- ✓ If your puppy has physiotherapy as part of treatment for an illness or injury, we will pay the cost of this when it is carried out by a member of a veterinary practice or a person who is a member of our specified organisations\*.
- ✓ If your puppy is treated for a behavioural illness, we will pay the cost of the treatment when it is carried out by a member of a veterinary practice or a person who is a member of our specified organisations\*.

\*The specified organisations can be found in the Terms and Conditions in the section called 'Who needs to carry out Veterinary Fees?'

### What is not insured?

We've explained what we believe are the most significant costs not covered by the policy. There are other costs not covered and you need to read the full Terms and Conditions to understand the cover under your policy.


#### We will not cover any costs for:

- ✗ Pre-existing conditions – these are any injuries that happened, or any illnesses that showed clinical signs, before your cover started.
- ✗ Charges made for the completion of claim forms or any supporting documentation needed as part of your claim.
- ✗ Any alternative and complementary treatments (other than physiotherapy and treatment of a behavioural illness).
- ✗ Routine worming treatments.
- ✗ Putting your puppy to sleep and having your puppy cremated, buried or disposed of.

### Are there any restrictions on cover?

We've explained what we believe are the most significant restrictions of the policy. There are other restrictions and you need to read the full Terms and Conditions to understand the cover under your policy.

- ! **The excess you pay** – under the Veterinary Fees benefit, when you claim you will pay £100 towards the cost of treatment for each separate illness and injury. This will be deducted from the first claim(s) we settle for each illness/injury.
- ! **The cost of food** – we will only cover the cost of feeding your puppy if:
  - The food is needed to dissolve stones or crystals in urine; we will then cover 40% of the cost of the food.
  - Your puppy needs liquid food while hospitalised at a veterinary practice. We will cover the cost of this for 5 days providing the vet confirms it is essential to keep your puppy alive.We will not cover the cost of any other food and this is regardless of whether or not the food was prescribed by a vet.
- ! **If ownership of your pet changes** – if the ownership of your puppy is transferred to another person/organisation during this insurance policy, all cover under this policy will stop immediately. This insurance cannot be transferred to the new owner.
- ! **This policy does not provide any cover for Third Party Liability** – this policy does not provide any legal protection if your puppy causes damage to property or injury to another party. If you would like this cover, you need to contact us to discuss the options available.

 **Where am I covered?** ✓ Your cover is in force when your puppy is in the UK only.

### What are my obligations?

This part explains what we believe are the most significant obligations. There are also other obligations and you need to read the Terms and Conditions to understand these.

- **Sending us your claim** – you must send us your Veterinary Fees claims no later than 12 months after your puppy received treatment. Any claims we get after this time will not be covered by the policy.
- **Your pet's cover after this 4 week insurance ends** – if an injury or illness is covered by this 4 week policy and you want us to continue to provide cover for it after this insurance ends, you need to start an annual policy with us **before** this free cover ends, ensuring there is no break in cover. If you do not, once this 4 week cover ends, all cover stops and if your puppy needs any further treatment the costs will not be covered by us. If you start an annual policy with us at any point after this cover has ended, your annual policy will not cover any illness/injury which happened during this 4 week cover.

 **When and how do I pay?** This 4 week policy is free.

### When does the cover start and end?

Your policy is in force for 4 weeks and it starts on the date of the purchase, which is shown on the Confirmation of Cover Voucher.

### How do I cancel the contract?

You can cancel your policy at any time by writing to us at [info@petplan.co.uk](mailto:info@petplan.co.uk) or Petplan Customer Centre, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom or calling us on 0345 071 8000.