

# Pet Insurance

## Insurance Product Information Document (IPID)

### Product: An Post Insurance – Essential

### Company: Burns & Wilcox Global Solutions (Europe) B.V. for and on behalf of SAVA Insurance Company Limited.

An Post Insurance Pet Insurance is arranged and administered by Cover-More Blue Insurance Services Limited and underwritten by Burns & Wilcox Global Solutions Limited B.V. for and on behalf of the insurer, Zavarovalnica Sava d.d. ('Sava'), Slovenia. Sava are regulated by the Insurance Supervision Agency of Slovenia E.U. and is regulated by the Central Bank of Ireland for conduct of business rules. Cover-More Blue Insurance Services Limited is regulated by the Central Bank of Ireland.

One Direct (Ireland) Limited trading as An Post Insurance, is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post.

This document is a summary of the key information relating to this policy. Complete pre-contractual information on the product can be found in the Policy Document, which is available on request.

#### What is this type of Insurance?

It is a pet insurance policy for cats and dogs which provides veterinary fee cover for injury and illness directly caused by an accident. The policy provides vet fee cover for each new accident including any illness caused by the accident for up to 12 months from the date of the accident subject to the renewal of the policy and premiums being paid on time.



#### What is insured?

- ✓ We will cover:
- ✓ Vets fees: Up to €2,000 per period of insurance for all injuries and illnesses caused by an accident. Subject to the renewal of the policy and premiums paid on time, each accident will be covered for up to 12 months from the date that the accident first occurred.
- ✓ Third party liability (eligible dogs only): up to €250,000.
- ✓ Travel Cover: we will extend your vets fee cover within the UK and EU for three trips of up to 30 days in duration. We will also pay up to €1,500 quarantine costs, €250 for loss of PET Passport and €500 for emergency repatriation costs.



#### Are there any restrictions on cover?

- ! Once the €2,000 vet fee limit for accidents is used up in a period of insurance there will be no more cover for any treatment which occurs in the period of insurance. If you chose to renew the policy, you will have up to €2,000 vet fee cover for accidents in the subsequent period of insurance.
- ! Once the 12 month time limit is reached for an accident there will be no more cover for that accident or any injuries or illnesses caused by or resulting from that accident.
- ! Excesses: Where these apply, as shown in your Policy Schedule. You are responsible for paying these amounts in the event of a claim. - If your pet is five or over on the start date of the policy a percentage excess of 15% will apply, if your pet turns five during the period of insurance, it will apply from the next renewal.
- ! Conditions that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments will be considered one condition. These are known as bilateral conditions.
- ! Re-occurring or on-going conditions will be considered as one condition.



#### What is not insured?

This policy does not provide cover for:

- ✗ Pre-existing conditions. This is any injury which happened, any illness which started showing clinical signs or any condition caused by or resulting from an injury or illness which happened or started showing clinical signs before the cover began.
- ✗ Any injury which occurs in the first 48 hours of the policy start date or any injury or illness that is caused by, related or results from an accident which occurred within the first 48 hours of the policy start date. Not applicable to renewed policies.
- ✗ Any illness not caused by an accident.
- ✗ If your pet is not vaccinated, any treatment costs for any illness which your pet would normally be protected against by a vaccination.
- ✗ Any costs arising from preventative and elective treatments including any complications or secondary treatments. This includes but is not limited to routine examinations, vaccinations, spaying or neutering, nail clipping, flea and worm treatment, routine blood tests (including those performed routinely prior to general anaesthetic), breeding, pregnancy or giving birth.
- ✗ Third party liability if your dog is listed as a restricted or banned breed under Irish legislations, or any dog (even if they are mixed or crossed with) listed under the Third Party Liability section of your policy wording.
- ✗ Any pet which has shown any adverse behavioural or aggressive characteristics.
- ✗ The use of your pet for commercial or security purposes, or any form of racing or commercial breeding.
- ✗ The used of your pet as a hunting, gun, working, guide or assistance pet.
- ✗ Any compensation, costs or expenses which arise from an incident which occurs whilst your pet is at your place of business or employment

- ! The cost of cover can change and at each renewal we will recalculate the cost of cover and contact you with a quote. There are a number of factors that can impact your renewal including the age of your pet and the increasing cost of veterinary treatment. We may also consider the amount claimed and the likelihood a condition will be ongoing when calculating your renewal. This will mean that the premium you pay will increase at renewal.



## Where am I covered?

- ✓ Within the territorial limits of the Republic of Ireland. Vet fees cover is also valid for a maximum of thirty days in Northern Ireland during the period of insurance.
- ✓ Travel Cover: This extends vet fee cover to your pet whilst temporarily located in an EU country or the UK for a maximum of three trips during the period of insurance. The maximum length of any trip is 30 days.



## What are my obligations?

- You must keep us informed of any changes to the information contained within your policy schedule which form the basis of your contract of insurance. Failure to do so may result in a delay of processing a claim. If this change affects your premium, we will recalculate the premium from the date of notification.
- You must take reasonable care in answering all questions in relation to this insurance honestly and to the best of your knowledge when you take out, make changes to or renew your policy.
- You must look after your pet at all times, and pay to have any treatment normally recommended by a vet to prevent illness, injury or disease.
- You must notify us as soon as possible if any changes in circumstances which may affect the cover provided and which have occurred since the cover started.
- You must keep your pet's vaccinations up to date, as recommended by your vet. If any diseases listed in your policy wording are not vaccinated against, they will be excluded from the policy.
- If you need to make a claim you must provide and pay for all information we ask for as soon as possible.
- You must comply with all the conditions set out in the policy.
- You must notify us as soon as possible and not later than 60 days after any incident that would possibly give rise to a claim. For Third Party Liability, you must notify us immediately of any incident which may lead to a claim.
- You must pay your premium shown on your Policy Schedule, failure to do so may result in your insurance being cancelled.
- In order to have ongoing cover you must keep paying your premium and renew your policy with us each policy year without any lapse in cover.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



## When and how do I pay?

You may pay for your policy either annually or by monthly instalments using a credit card or debit card.



## When does the cover start and end?

Your cover start date and end date is shown on your policy schedule and will be in force for 12 months.



## How do I cancel a contract?

You can cancel the policy at any time by emailing [apostinsurance@petquote.ie](mailto:apostinsurance@petquote.ie) or calling us on 1890 22 22 22.