

Pet Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited Product: NCI Pet Insurance - Life

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This document provides 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?

NCI Pet Insurance - Life provides cover for veterinary treatment costs, due to illness or injury, for the lifetime of your pet. However, this insurance does not cover any illness or injury (including clinical signs) which happened before cover started.

Although cover is annually renewable, provided we offer and you accept our renewal invitation, your pet will benefit from continuous cover, including costs for recurring conditions. Once renewed the maximum limits for the cover selected will be available again.

It is important to note policy terms and conditions can change over time. Additionally, premiums will increase due to factors such as your pet's age, claims history and our view of future costs of providing cover.



What is insured?

- ✓ Veterinary fees required if your pet suffers from an illness or injury – up to £4,000 for cats and dogs or £2,000 for rabbits, per policy year.
- ✓ Complementary treatment, if recommended by the vet, to treat an illness or injury - up to £750, per policy year.
- ✓ Advertising and reward costs if your pet goes missing or is stolen – up to £500 for cats and dogs or £250 for rabbits, per policy year.
- ✓ Boarding fees if you have to go into hospital for 4 or more consecutive days – up to £500 for cats and dogs or £250 for rabbits, per policy year.

Applicable to dogs & cats only

- ✓ Cost of your pet if it is stolen or lost in the UK – up to £500, per policy year.
- ✓ Cost of your pet if it dies in the UK – up to £500, per policy year.
- ✓ Cover for holiday cancellation and abandonment due to injury or illness of your pet – up to £1000, per policy year.
- ✓ Veterinary fees whilst you are temporarily located in a member country of the PETS Travel Scheme or Eire.
- ✓ Accommodation costs if you have to extend your stay abroad due to the illness or injury of your pet, and travel costs to return to the UK once your pet has recovered – up to £1,000 per policy year.
- ✓ Costs if your pet is quarantined abroad (including replacement documentation, accommodation & travel expenses), or the cost of quarantine upon return to the UK up to £1500, per policy year.

Applicable to dogs only

- ✓ Third party liability cover if someone is accidentally injured killed, or their property damaged as a result of an incident involving your dog - up to £1,000,000, per policy year.



What is not insured?

- ✗ Pets less than 6 weeks old at the policy inception date.
- ✗ Cats or dogs aged 9 years or more (7 years or more for select breeds), and rabbits aged 7 years or more at the policy inception date.
- ✗ Pre-existing conditions.
- ✗ An illness (including clinical signs) which starts in the first 14 days of cover.
- ✗ Preventative or elective treatment i.e. vaccination, spaying, castration, pregnancy or giving birth.
- ✗ Dental treatment, unless the pet had a dental examination in the previous 12 months.
- ✗ Death caused by illness, if your pet is aged 8 years or over or a select breed aged 5 years or older.



Are there any restrictions on cover?

- ! For veterinary fees, complementary treatment and third party liability claims, you will need to pay an excess towards each individual successful claim. Your excess is shown on your policy schedule.
- ! If treatment of a condition falls into two or more policy years, we will deduct the excess from the first payment for that condition in each policy year.
- ! If your cat or dog is aged 10 years or over (7 years for select breeds) you will pay a <15%> contribution towards all treatments costs in addition to the excess.
- ! If you have no proof of how much you paid for your pet, we will pay the market value or the purchase price, whichever is less. Up to the maximum benefit.
- ! You must do all you can to find or recover your pet, including: telling the appropriate authority and asking for written confirmation, within 5 days of your pet going missing.
- ! We will not pay any cost for advertising or reward incurred without our prior consent.



Where am I covered?

- ✓ Your pet is covered within the UK, Isle of Man and the Channel Islands or whilst you are temporarily located in a member country of the PETS Travel Scheme or Eire for specified covers.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- You must arrange and pay for your pet to have a yearly dental examination and any treatment normally recommended by a vet to prevent illness or injury.
- You must keep your pet's vaccinations up to date.
- You must arrange for a vet to examine and treat your pet as soon as possible after it shows clinical signs of an injury or illness, and follow any advice they give.
- You must pay your premiums on time.
- In the event of any possible claim under any section of this insurance you should notify us as soon as possible.
- You must inform us if any of the following change:
 - You change address.
 - You change your bank details (if you pay monthly premiums).
 - You move abroad permanently.
 - You are going to be temporarily resident outside the UK for more than 6 months during the period of insurance.
 - Your pet is used for security, guarding, track racing or coursing.
 - Your pet is neutered or spayed.
 - Your pet is micro chipped.
 - You sell your pet or transfer ownership of the pet to another person.
 - Your pet is diagnosed with a behavioural illness.
 - Your pet dies.



When and how do I pay?

Your insurance premiums can be paid monthly or by a single annual payment.

Your monthly premiums will be collected by Direct Debit on the dates shown in your policy documentation.



When does the cover start and end?

Cover begins on the inception date shown on your certificate of insurance, and will continue for 12 months. Provided we offer and you accept our renewal invitation, you will benefit from continuous cover.



How do I cancel the contract?

You can cancel your policy within 14 days of the inception date (or the date you receive your policy documents, whichever is later) and receive a full refund. If you cancel after the first 14 days you have the right to cancel your policy at any time during its term. If you do so, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover. To cancel please contact 01423 535057 or write to us at the following address: NCI Pet Insurance, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD