

RSPCA Pet Insurance Policy

Insurance Product Information Document

Company: **Pinnacle Insurance Limited**

Product: **Lifetime Cover**

The insurer of this policy is Pinnacle Insurance Limited, who is registered in the United Kingdom. Pinnacle Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 110866.

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your certificate of insurance carefully.

What is this type of insurance?

This policy provides different levels of Lifetime Pet insurance cover for rabbits. The level of cover you have chosen will be shown in your certificate of insurance. Lifetime means you can claim up to a maximum amount per year, which is reset every year.



What is insured?

- ✓ Veterinary Fees - Cover for illness or injury.
- ✓ Finding Your Pet - Should your pet go missing or be stolen, we will pay for the cost of local advertising and a reward.
- ✓ Your Hospitalisation - If you spend more than 48 hours in hospital, we will pay a daily rate for your pet's boarding fees or the cost of homecare with a friend or relative.



Where am I covered?

- ✓ This insurance only applies in the United Kingdom, the Channel Islands or the Isle of Man.



What are my obligations?

- You must take your pet for regular annual check-ups (or as recommended by your vet) and vaccinate with licensed products as recommended by your vet.
- You must pay your premium in full and on time to remain covered.
- You must pay the veterinary fees excess as shown in your certificate of insurance.
- If there is any change in your or your pet's circumstances, such as you move address, you must tell us.
- You must check your certificate of insurance and return it to us for correction if you find any mistakes.



When and how do I pay?

This is an annually renewable policy which you can either pay as a single annual payment or in monthly instalments.

The premium is fixed for 12 months and reviewed annually on the anniversary of the start date.



When does the cover start and end?

You can choose when you want the cover to start and then it will automatically renew each year for the lifetime of the pet unless you cancel or fail to pay your premiums.



How do I cancel the contract?

All cancellation requests should be made to:

Telephone: 0344 543 1008

Customer Services Department
RSPCA Pet Insurance
PO Box 7925
Bilston
WV1 9TT



General Conditions/Exclusions

- ! You can insure your pet from 8 weeks of age.
 - ! The upper limit is their 5th birthday.
- Once your pet is insured, cover can continue beyond these upper age limits.



What is not insured?

Veterinary Fees

- ✗ Any condition or symptom or anything related to it that you were aware of or has been noted by a vet before cover started.

- ✗ Vet fees to treat an illness which occurred or showed symptoms within 14 days of cover starting.

This 14 day exclusion period will not apply if you have switched to RSPCA Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.

- ✗ Vet fees for treatment for accidental injury or poisoning which occurred or showed symptoms before or within 3 days of cover starting.

This 3 day exclusion period will not apply if you have switched to RSPCA Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.

- ✗ Veterinary fees excess. This is the amount you are required to pay as part of each vet fees claim.

- ✗ Costs relating to routine or investigative tests, unless they are undertaken as part of treatment for a condition covered under this policy.

- ✗ Treatment of an illness that your pet can be vaccinated against if you did not follow the vaccination recommendations provided by your vet.

- ✗ Treatment related to a 2nd or subsequent instance of fly strike.

- ✗ The cost of treatment for a dental illness unless there is a history of annual check-ups and any advice has been followed within 3 months.

- ✗ The cost of routine and preventative trimming, burring or rasping rabbits' teeth.

- ✗ The cost of any treatment following a fight between two or more of your pets or where one of the pets involved is residing at your address but belongs to a member of your family or anyone else living with you.

- ✗ Organ or stem cell transplants and any related treatment, limb prostheses including any vet treatment needed to fit the prosthesis. This does not apply to the cost of replacing hip, knee and/or elbow joints.

- ✗ The cost of any post mortem examination, cremation, burial or disposal of your pet.

Finding Your Pet

- ✗ If your pet is stolen or strays within the first 14 days of the start date.

This 14 day exclusion period will not apply if you have switched to RSPCA Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.

- ✗ Any reward to a family member or person who was caring for your pet.

Your Hospitalisation

- ✗ For alcoholism, drug abuse, self-inflicted injuries, pregnancy or giving birth.

- ✗ If your accident or illness occurred or showed symptoms before or within 14 days of the start date.

This 14 day exclusion period will not apply if you have switched to RSPCA Pet Insurance from another insurer and have had continuous cover for your pet for at least 14 days with your previous insurer before your policy start date. If this is the case, we will ask for evidence of your previous policy.