Pet Insurance

Insurance Product Information Document

Company: Spot On

Product: Reinstatement (Lifetime) Policy

Spot On is a trading name of Trusted Insurance Services Ltd, (Company number: 13288742 & FRN 950049) which is an appointed representative of City Insurance Brokers Ltd which is authorised and regulated by the Financial Conduct Authority (FRN 831252). Trusted Insurance Services Ltd are authorised to underwrite on behalf of the insurer Antares Insurance Company Limited, 21 Lime Street, London, EC3M 7HB registered under company number 13763689 which is authorised and regulated by the Financial Conduct Authority (FRN 967451) and by the Prudential Regulation Authority.

This document provides a summary of the main policy coverages, optional coverages and exclusions and is not personalised to your specific individual needs. Optional coverages are available at an additional premium and will be noted on your Certificate of Insurance. Complete pre-contractual and contractual information on the product is provided on our website and in your policy documentation.

What is this type of insurance?

Pet insurance primarily helps cover veterinary treatment costs to keep your pet healthy, along with additional coverages such as loss of pet and third party liability (only for dogs). Our Reinstatement policy has an annual vet fee limit for each condition which refreshes on renewal. There is no limit on the number of conditions. This can be a good option if you worry about your pet developing a long-term or recurring illness.

What is insured?

- ✓ Cover for veterinary treatment up to an Annual Benefit Limit (inclusive of excess payments made by you) for each unrelated condition. This is a selectable limit which refreshes at renewal.
- ✓ If your pet passes away due to accident or illness, we will pay a percentage of the price you paid up to an Annual Benefit Limit of £1,000.
- ✓ If your pet is lost due to theft or straying, we will pay a percentage of the price you paid up to an Annual Benefit Limit of £1,000.
- ✓ If your pet is lost, we will also pay for advertising and reward costs up to an Annual Benefit Limit of £200.
- ✓ Cover for legal claims against you or your dog up to £2,000,000 for an incident involving your dog.

Optional covers available:

- Cover up to £500 for Take-Home Medication, Complementary Treatments and Corrective Behavioural Treatments.
- Cover up to £1,000 for dental or gum treatment caused by illness.
- Cover up to £1,000 for a dog walker and emergency kennel/cattery boarding when you are incapacitated in hospital and can't arrange with family and friends.
- Cover up to £1,000 for emergency vet treatments while on holiday outside of the UK and cost of travel arrangement cancellations due to your pet needing immediate life-saving surgery.

Please refer to your policy wording and Certificate of Insurance for more information.

What is not insured?

- ✗ Any accident, illness or condition which has happened or has signs or symptoms in the last 24 months before the cover start date.
- ✗ Unless your pet was insured by another insurer up to the start date of your policy, any claims for illness displaying signs or symptoms within 14 days or any accident or injury occurring within 5 days of the start date.
- ✗ Any cost exceeding the associated Annual Benefit Limit.
- ✗ Any out-of-hours costs unless waiting until normal surgery hours would either endanger your pet's life or make the condition life endangering. We will not cover any out-of-hours costs if you delay taking your pet to the vet during normal surgery hours.
- ✗ Cosmetic, elective, routine or preventative, treatments, examinations, vaccinations, spaying, castration, breeding and other claims as a result of any of these procedures.
- ✗ Any costs relating to pregnancy or giving birth.
- ✗ Pet bedding, blankets and food.
- ✗ Cost of any Take-Home Medication, Complementary Treatments and Corrective Behavioural Treatments unless this optional coverage is added.
- ✗ Any dental or gum treatment unless as a direct result of an injury or this optional coverage is added.
- ✗ Any costs relating to root canal treatments.
- ✗ Any public liability claim if the claimant is you, a person who lives with you, is a member of your family, is employed by you or given permission to handle your dog.
- ✗ Any claim resulting from your pet passing on any disease, infection or virus to another animal or human including, but not limited to, Zoonotic Diseases.

Are there any restrictions on cover?

- ! You must pay the excess for each unrelated condition or illness claimed for in a policy year.
- ! We may change your excess as your pet ages, usually when your pet reaches 8 years of age.
- ! For third party liability cover you must pay the first £250 for any claim.
- ! Your pet must not be on our Excluded Breeds list.
- ! No cover where your pet has shown previous aggressive or vicious tendencies or has previously attacked, bitten or inflicted injury before the start date of your policy.
- ! No cover for death due to an illness of any dog or cat aged 8 years or over.
- ! No cover for any pets residing at a premise that sells alcohol or used as or trained to be anything other than a domestic/household pet. This includes breeding, hunting, racing, guarding, showing, therapy, support and working pets.
- ! Your pet must be microchipped and this information kept up to date in line with UK law.
- ! Changes we can make at renewal – we can change the premium, excesses and the Terms and Conditions of your policy.

Please refer to your policy wording and Certificate of Insurance for more information.

Where am I covered?

- ✓ This policy provides cover for UK residents in the United Kingdom (England, Scotland, Wales and Northern Ireland) only.
- ✓ You can also claim for emergency vet treatment as a result of an accident, injury or illness that first shows signs or symptoms during a holiday to certain European Economic Area (EEA) qualifying countries if this optional cover is selected.

Please refer to your policy wording and Certificate of Insurance for more information.

What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- It is important you check that this policy meets your needs.
- During the policy year you must take care of your pet including promptly arranging and paying for treatment recommended by your vet.
- You must keep us up-to-date with any changes to your circumstances or your pet's health.
- You must ensure your pet is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination.
- You must ensure your pet is wormed regularly in order to be able to claim for any treatment preventable by having your pet wormed.
- When making a claim you must provide a completed claim form (via the claims link shared) and the full medical history within 90 days of the treatment being claimed.

When and how do I pay?

- This is an annual policy. You can pay monthly by interest free direct debit.

When does the cover start and end?

- Cover lasts for 12 months and the dates of cover are specified in your Certificate of Insurance.
- Cover will renew automatically unless you tell us to stop the policy. We do this to make sure there are no gaps in your cover. We will contact you before renewal to remind you about this.

How do I cancel the contract?

- You can cancel your policy at any time by emailing Spot On at info@spotonpetinsurance.co.uk or logging a request via the Spot On customer portal.