

Post Office Pet Insurance

Insurance Product Information Document

Company: **Pinnacle Insurance plc**

Product: **Lifetime Cover for Rabbits**

The insurer of this policy is Pinnacle Insurance plc, who is registered in the United Kingdom. Pinnacle Insurance plc 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: 0330 123 1921

Customer Services Department

Post Office Pet Insurance

Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX



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 or vet fees to treat an illness which occurred or showed symptoms within 14 days of cover starting.
- ✗ Vet fees for treatment for accidental injury or poisoning which occurred or showed symptoms before or within 3 days of cover starting.
- ✗ Veterinary fees excess. This is the amount you are required to pay as part of each vet fees claim.
- ✗ Preventative or voluntary treatment or the cost of routine or investigative tests, including pre-operative blood tests unless these are to diagnose a specific existing condition or treatment.
- ✗ Treating an injury or illness that is preventable by vaccination and you failed to vaccinate.
- ✗ Treatment related to a 2nd or subsequent instance of fly strike.
- ✗ The cost of treatment for a dental condition unless there is a history of annual check-ups, any advice has been followed within 3 months and the treatment is to relieve suffering due to illness.
- ✗ 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.
- ✗ Transplants or prostheses.
- ✗ 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.
- ✗ 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.



Are there any restrictions on cover?

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.