Pet insurance

Insurance Product Information Document

Company: Lassie Pet Health Ltd **Product: Lifetime Silver**

Lassie Pet Health Ltd is registered with the Financial Conduct Authority (FRN: 1045889) as an Appointed Representative of Advent Solutions Management Limited, which is authorised and regulated by the Financial Conduct Authority (FRN 308751). The insurer of this policy is Newline Insurance Company Limited, a private limited company incorporated in England and Wales (Registration No. 04409827), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN 435028) and the Prudential Regulation Authority. Registered Office: 1 Fen Court, London England EC3M 5BN.

This document provides summary information about the Lifetime Silver pet insurance product. To ensure you are aware of all the terms and conditions that apply to your insurance policy, please read this together with your policy documentation & Policy Certificate.

What is this type of insurance?

This is a lifetime cover pet policy. This policy is designed to meet the needs of pet owners who wish to ensure their pets on an ongoing basis for illness and injury.

What is insured?

We believe the below are the most important elements of cover for the majority of our customers. Please read our full policy wording and your policy certificate to have full visibility of what is insured

Veterinary Cover

- ✔ Veterinary fees up to an annual limit of £8,000 to cover treatment for:
  - an illness or injury
  - complications arising following routine treatment by a vet
  Your limit will be shown on your Policy Certificate.
- ✔ Within your annual veterinary fee limit, cover is included for:
- ✔ Medication prescribed by your vet
- ✔ Special diagnostics (MRI and CT scans)
- ✔ Prosthetic treatment, limited to hips, elbows, patella groove replacements and eye lens implants
- ✔ Cruciate ligament surgery
- ✔ Food prescribed by a vet to treat a specific injury or illness, up to £200
- ✔ Out-of-hours treatment for a medical emergency
- ✔ At home treatment if deemed necessary by your vet due to a medical emergency
- ✔ Emergency vet treatment abroad (EU only)
- ✔ Dental treatment due to an accident, including crowns
- ✔ Dental treatment due to an illness
- ✔ Complementary treatment up to £1,500: Physiotherapy, Chiropractic manipulation, Osteopathy, Herbal Medicine, Homeopathy, Hydrotherapy, Acupuncture
- ✔ Behavioural treatment up to £1,500

Pet missing or stolen

- ✔ Up to £500 towards the cost of a reward offered for the safe return of your pet
- ✔ Up to £100 towards the cost of advertising that your pet is missing, e.g. leaflets, local ads, social media

Emergency Boarding

- ✔ Up to £1,500 for emergency boarding if you or an immediate family member:
  - are hospitalised for 2 or more consecutive days
  - have to stay longer at the hospital due to routine treatment or pregnancy complications
  - are unable to care for your pet once discharged, for up to 7 days

Pet passes away

- ✔ Up to £250 towards to cost of putting your pet to sleep
- ✔ Up to £150 towards burial or cremation costs

Travel expenses abroad (EU only)

- ✔ Up to £2,000 for travel and accommodation expenses for you or your travel party in the following scenarios:
  - *holiday cancellation* due to your pet requiring emergency vet treatment or unexpectedly passing away up to 14 days pre-departure, or your pet going missing up to 2 days pre-departure
  - *holiday cut short* due to your pet requiring emergency vet treatment that requires them to return home
  - *holiday extension* due to your pet requiring emergency vet treatment abroad, or your pet going missing whilst on holiday, resulting in missing the scheduled return date

What is not insured?

We believe the below are the primary costs not covered under our insurance policy. Please read our full policy wording and your policy certificate to have full visibility of what isn't insured.

Pet or policyholder

- ✘ Any pet less than 4 weeks old, any pet used for breeding and certain excluded breeds as outlined in [insert location]
- ✘ Any policyholder under the age of 18, any policyholder not living in the UK at the same address as the insured pet

Excluded treatments and related costs

- ✘ Treatment of pre-existing conditions, being any, illness, injury or behavioural condition that your pet has suffered from in the 24 months prior to your policy start date, whether or not it's been detected or diagnosed
- ✘ Advanced treatment, e.g. gene therapy, stem-cell treatment or transplant surgery
- ✘ Treatment not prescribed by a vet or treatment for complications caused by non-prescribed treatment
- ✘ Treatment that's part of clinical trial or that is not in line with Royal College of Veterinary Surgeons guidelines
- ✘ Treatment connected to breeding, pregnancy or birth
- ✘ Preventative treatment not included with your Lassie cover
- ✘ Neutering and related complications unless required as treatment for an illness or injury
- ✘ Any dental claims unrelated to an illness or injury or that could have been prevented by a 12 month check-up

Other costs

- ✘ Additional costs as a result of delayed treatment
- ✘ Transport or accommodation costs relating to your pet visiting a vet, clinic or hospital
- ✘ Administrative costs or other fees that aren't part of your pet's treatment

Are there any restrictions on cover?

We believe the below are the most significant restrictions of this plan. Please read our full policy wording and your policy certificate to have full visibility of the restrictions on cover.

- ! **Waiting period:** You can only claim for illnesses that begin more than 10 days, and for accidents that occur more than 48 hours, after the policy start date.
- ! **Changes at renewal**: We can change your premium, excess/co-pay and the terms and conditions of your cover. We can also limit or remove Third Party Liability cover.
- ! **Vet maximum cover**: We provide cover up to the vet maximum cover amount in any given policy year.
- ! **Excess/co-pay**: You may have to pay an excess or co-pay when you claim. For veterinary treatment, there is one excess per condition per year. When your pet reaches a certain age, a minimum excess or co-pay may be required. Your excess and co-pay, including any minimum requirement, will be shown on your Policy Certificate.

Third Party Liability

- ✔ Up to £2m to cover your legal costs plus compensation or expenses owed to a third party if your dog causes an injury to someone or damages their property, and that third party successfully brings a claim against you or your dog

Optional Extra - Death cover: Up to £6,000 to cover the original purchase cost of your pet if they pass away or are put to sleep by a vet due to accident or illness covered under this policy, or if your pet is stolen / goes missing. This cover is available up to a maximum age linked to your pet's breed. Please check your policy certificate for more information if you opt into this cover.

- ! **Death cover**: Cover in the event your pet passes away, goes missing or is stolen, is available as an optional extra, up to a maximum age for your pet. This will be shown on your Policy Certificate. You will need to provide proof of payment/donation to claim for the original cost.
- ! **Third Party Liability**: This cover is limited to dogs only.
- ! **Travel Expenses**: You are covered for no more than 90 continuous days and 180 days in total in a policy year.
- ! **Pet missing/stolen**: Your pet needs to be microchipped to make a claim for reward or advertising costs, or for life cover if your pet goes missing or is stolen.
- ! **Bilateral/Related Conditions**: If your pet suffers from a condition that can affect the same body part on both sides of their body, or a medical condition which is caused by, or connected to, another medical condition, they will be treated as one condition when applying the maximum cover and any applicable excess

Where am I covered?

- ✔ Cover under this policy applies when you and your pet are in the UK, Channel Islands and Isle of Man
- ✔ You can claim for Emergency vet treatment abroad (EU only) and Travel Expenses (EU only). Please refer to your policy wording and Policy Certificate to have full visibility of the cover and applicable restrictions, both within the UK and EU

What are my obligations?

We believe the below are the most significant policyholder obligations. Please read our full policy wording and your policy certificate to have full visibility of the policyholder obligations applicable.

- **Routine Care**: it is important to keep up-to-date with your pet's routine care, including an annual dental and health check-up, primary booster and any other vaccinations. Failure to do so could result in a claim not being paid.
- **Timely veterinary care**: If your pet shows any signs or symptoms of injury, illness or behavioural conditions, you must arrange for a vet to examine and treat your pet as soon as possible and not delay any recommended treatment.
- **Safe environment**: You must ensure that you provide an environment where your pet is not put at risk of illness, injury, theft or straying. You must maintain control of your pet such that other people or property are not at risk of injury or damage.
- **Correct information**: All information that you share must be complete and accurate, including when taking out or making changes to your policy, at renewal and and when making a claim. You must inform us if the information provided changes.
- **Payments**: In order for your pet to be continuously covered under your policy, you must pay your insurance premium on time. Failure to do so can result in policy cancellation including backdating to the last paid date .
- **Making a Claim** : You must endeavour to submit any claim to us within 6 months of the emergency, illness, injury or death that gives rise to a claim, and authorise us to obtain relevant info from veterinarians, previous insurers or authorities
- **Third Party Liability**: You must not admit liability for any incident involving your dog without first checking with us.

When and how do I pay?

- You can pay your annual premium by way of a one-off payment or in monthly instalments. Payment can be made with a bank card or via Direct Debit.

When does the cover start and end?

- Your cover will start on the date you choose when purchasing your policy and will run for 12 months. The start and end date of your policy will be shown on your Policy Certificate
- In order to ensure continuous cover, your policy will renew automatically unless you choose not to renew. We will contact you before your renewal date to remind you

How do I cancel the contract?

- You can cancel at any time by letting us know via chat on our website / in app, by emailing us at hello@lassie.co.uk, by calling us on +44 20 4652 4500 or by writing to us at Lassie Pet Health C/O Dac Beachcroft LLP, First Floor, Woolgate, 25 Basinghall Street, London EC2V 5HA
- **Within 14 days from policy start date**: We will cancel your policy and provide you with a full refund of any premium paid. If you've made a claim during this period, you will need to pay the full premium for that policy year
- **After 14 days from policy start date**: You can cancel at any time with no additional charge. If you haven't claimed during the current policy year, we will provide a pro rata refund for unused but paid for insurance cover. If you've made a claim during the current policy year, you will need to pay the full premium for that policy year unless your pet passes away or goes missing or is stolen for more than 60 days and is never recovered
- For more information about how you and we can cancel your policy and the effect of cancelling at different times, please check your policy wording and Policy Certificate.