

Pet Insurance

Insurance Product Information Document

Company: Napo Limited

Product: Napo £4,000 vet fees cover

Napo Limited is authorised and regulated by the Financial Conduct Authority (ref: 994239). Our entry on the Financial Services Register can be checked for details of our permissions. Your policy is underwritten by Casualty & General Insurance Company (Europe) Limited, authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies Act) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

What is this type of insurance?

This is an annual pet insurance policy to provide cover for costs you might have to pay if your pet gets ill, is injured, dies from illness or injury, goes missing, or causes injury or damage to someone or something else.

This document is a summary of your policy and contains details of your cover and restrictions that we believe are important to our customers. Full details of your cover, exclusions and restrictions can be found in your policy document and at www.napo.pet



What is insured?

- ✓ Veterinary treatment up to £4,000 including
 - Complementary treatment up to £500
 - Behavioural treatment up to £500
 - Dental treatment up to £2,000
- ✓ Third party liability if your dog causes damage or injury to another person or property up to £1.5M
- ✓ Missing pet cover up to £1,000
- ✓ Death from injury or illness up to £1,000
- ✓ Boarding fees if necessary due to you being in the hospital up to £500
- ✓ Costs when travelling in the EU if your pet needs emergency veterinary treatment up to £1,000.



What is not insured?

- ✗ Accidents that occur in the first 24 hours of your first period of insurance with Napo.
- ✗ Anything else that occurs in the first 10 days of your first period of insurance with Napo.
- ✗ Illness, injury or behavioural disorders that your pet had signs or symptoms of or was treated for in the 24 months before the policy started.
- ✗ Pets other than a domestic or a household pet.
- ✗ Pets less than 4 weeks old.
- ✗ For pets aged 9 or over, there is no cover for loss from passing away or going missing.
- ✗ Costs related to pregnancies, breeding and birth.
- ✗ Any breed or any pet mixed or crossed with any breed listed at www.napo.pet/excludedbreeds



Are there any restrictions on cover?

- ! You may have to pay an excess, which is the part of the claim that you have to pay and is explained in your policy schedule. If your pet is aged nine or over, you will have to pay 20% of the vet bill for any treatment in addition to the policy excess.
- ! At the end of each policy term, we can change the premium, excesses and terms and conditions of your policy.
- ! We will not pay for any claim covered by any other insurance unless the other insurance cover has been fully used.
- ! For liability claims, we do not cover any costs incurred or any amounts due as a result of an admission of liability by you without our prior written consent.
- ! We do not pay for any claim made fraudulently.
- ! We do not pay for charges or fees from your vet to complete a claim form or to provide information in support of your claim.
- ! You can only upgrade your policy to a product with a higher maximum benefit at renewal. Please note that any conditions, signs or symptoms, or treatment started before your upgrade will not benefit from the increase in cover. Also, the applicable waiting periods will apply to your upgrade (e.g. accidents will remain under the previous cover limit for 24 hours, and illnesses will remain under the previous cover limit for 10 days). You can downgrade your policy to a product with a lower maximum benefit at any time but please note that the new reduced limits will be applicable to your policy immediately.



Where am I covered?

Your pet is covered in the UK, which includes England, Scotland, Wales and Northern Ireland and for veterinary treatment only, in the EU.



What are my obligations?

- You must answer any questions we ask, honestly and to the best of your knowledge, when your policy is purchased, changed or renewed.
- You must pay the premium shown on the policy schedule.
- You must tell us about any claim within 3 months and within the policy year.
- You must ensure your pet has annual check ups including dental check ups.
- You must agree that any current or previous vet(s) or third party may release to us information or records regarding any pet insured by us.
- If your pet is missing or dies and you need to claim, we will ask you for a receipt showing how much you paid for your pet. If you do not have this, we will pay you the market value of your pet.



When and how do I pay?

You can pay your premium by direct debit either monthly or annually.



When does the cover start and end?

Your pet is covered for the period set out in your policy document.

If you wish to continue cover after this period and on an ongoing basis, you need to renew your policy every 12 months. There is no guarantee that we will offer a new contract each year, and if we offer to renew your policy, we may change your premium, amend your policy terms and conditions, the excess and the cover limits. If you pay your premium by direct debit, your policy will be renewed automatically once the first premium payment after the end of your existing period of insurance has been paid.

If you remain continuously insured with us, your pet will be covered for any illness or injury that arises during the course of your coverage with us regardless of whether the illness or injury first occurred in an earlier policy year.



How do I cancel the contract?

You can cancel your policy at any time at www.napo.pet.

If you cancel your policy in the first 14 days, we will refund any premium paid. If you wish to cancel after 14 days, we will not charge you any further payments and we will provide you with a pro rata refund, based on any remaining days in the period of insurance.