Pet Insurance

Insurance Product Information Document

Company: Napo Limited

Firm reference number 958725, appointed representative of ITC Compliance Limited which is authorised and regulated by the FCA (firm reference number 313486).

Product: Napo Essential

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.

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, restrictions and other important information about your policy can be found in your policy document and at www.napo.pet

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. If you continue to pay your premium and renew this policy, it will continue to provide cover for your pet.

What is insured?

- ✓ Veterinary treatment up to £5,000 including
  - Complementary treatment up to £500
  - Behavioural treatment up to £500
  - Dental treatment up to £1,000
- ✓ Third party liability if your dog causes damage or injury to another person or dog up to £1.5M
- ✓ Missing pet cover up to £1,500
- ✓ Death from injury or illness up to £1,500
- ✓ Boarding fees if necessary due to you being in the hospital up to £500
- ✓ Costs when travelling in the EU if due to your pet's illness or injury for you and your pet 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, loss or theft that occurred before the policy started.
- ✗ Pets other than a domestic or a household pet.
- ✗ Pets less than 8 weeks old.
- ✗ Costs related to pregnancies, breeding and birth.
- ✗ 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.

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.
- You can change your level of cover at any time (either up or down). Any changes will take effect after 10 days. Additional premium or a refund of premium may be due.
- 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 debit/credit card or 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.
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 pay by any other method, you must let us know if you wish to renew you policy.

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.