

Pet Insurance

Insurance Product Information Document

Acumen Insurance Services Ltd CoverCloud Gold Cover



Acumen Insurance Services Ltd are an Appointed Representative of Maintenance Assist Ltd who are authorised and regulated by the Financial Conduct Authority. FRN 516611. Registered in England No. 05004926

The following summary does not contain the full terms and conditions of the insurance contract which can be found in the certificate. The agreed Cover Limits and sections applicable are specified in your certificate.

What is this type of insurance?



Pet Insurance for those who wish to protect themselves against the specific risks faced by pet owners, including coverage against financial loss from the demise of their pet, as well as the cost of vet fees and other costs should some unexpected event befall their pet.

What is insured?



✓	Vet Fee's following an Accident	£7,000
✓	Vet Fees following an illness	£7,000
✓	Death from illness	£1,000
✓	Death from an Accident	£1,000
✓	Advertising and Reward	£1,000
✓	Loss from theft or straying	£1,000
✓	Boarding fees	£1,000
✓	Holiday cancellation	£1,250
✓	Loss of pet passport	£250
✓	Emergency expenses abroad	£1,000
✓	Prescription diet	£300
✓	Diagnostic scans & associated costs	£1,500
✓	Bilateral conditions	£7,000
✓	Cruciate Ligament disease	£3,000
✓	Alternative & Complementary Medicine	£1,000
✓	Hydrotherapy (per incident)	£500
✓	Dental Treatment as a direct result of an accident.	£7,000
✓	Third Party Liability (dogs only)	£1,000,000

What is not insured?



- ✗ Claims for treatment of distemper, hepatitis, leptospirosis and parvovirus in dogs, or for feline infectious enteritis, feline leukaemia and feline influenza in cats, if your pet has not received, at the appropriate time, initial and booster vaccinations against these diseases.
- ✗ Claims resulting from pre-existing conditions.
- ✗ Claims for a pet under the age of 8 weeks.
- ✗ Claims under Section 3: Death from Illness or Section 4: Death from Accident for dogs ages (7) years and above or cats aged (9) years and above.
- ✗ Claims for death or humane destruction of your pet as a result of illness or disease resulting from your failure to vaccinate your pet in accordance with the practice recommended by the British Small Animal Veterinary Association.
- ✗ Any animal which is, or should be, registered under the Dangerous Dogs Act 1991, or any subsequent legislation amending or altering this Act.
- ✗ Claims relating to your pet suffering from a disease listed on the Notifiable Diseases in Animals register maintained by the Department for Environment, Food & Rural Affairs (DEFRA).

Are there any restrictions on cover?



- Costs and charges related to prescription diet other than for a 4 week period for a specific incident.
- The benefit limit specified on the certificate applies on a per incident basis. If you renew your policy with us each year, you can continue to claim up to the benefit limit for that incident.
- In the event of theft or straying and you do not have the purchase receipt for your pet, we will pay the estimated cost at the date you purchased your pet for an animal of the same breed, up to the benefit limit shown in your schedule.

Where am I covered?



The territorial limits of your policy are the United Kingdom (incl Northern Ireland), the Isle of Man and the Channel Islands.

Your policy may also extend to cover your pet under the **Pet Travel Scheme** excluding all non-EU countries, even if they are listed members of the scheme for a maximum of 30 days in respect of a **Bronze** policy, 90 days in respect of a **Silver** policy and 180 days in respect of a **Gold** policy.

What are my obligations?



- You are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible.
- You are obliged to pay the excess of each claim, which is shown in the Table of Benefits.

When and how do I pay?



Payment should be made in full via the CoverCloud website www.covercloud.co.uk.

When does the cover start and end?



The start and end dates of the period of insurance as shown on your Schedule of Insurance.

How do I cancel the contract?



If you decide that the cover does not meet your insurance needs then you can cancel within 14 days from the day you purchase the insurance or date in which you received the documentation, whichever is later and on the condition that no claims have been made, you will receive a full refund of the premium paid.

You may cancel the insurance at any other time by contacting the administrator and on the condition no claims have been made, you will receive a refund for all months after the calendar month the cancellation takes effect for premiums paid in full or no further premiums will be collected after the calendar month the cancellation takes effect for premiums paid monthly.