

# Pet Insurance

## Insurance Product Information Document

Company: Agria Försäkring

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Product: Agria Lifetime Rabbit Insurance

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This is a pet insurance policy which provides cover for the cost of your rabbit's veterinary treatment for illnesses and injuries.



#### What is insured?

✓ **Veterinary Fees up to £1,500**

Cover is provided for veterinary treatment your rabbit receives for an illness or injury.



#### What is not insured?

- ✗ Any rabbit under the age of 8 weeks or aged 5 years or over at the start of your policy.
- ✗ Preventative veterinary treatment.
- ✗ Veterinary treatment you choose to have carried out that does not treat an illness or injury.
- ✗ Illnesses that rabbits are usually vaccinated against if your rabbit has not been vaccinated.
- ✗ Anything that occurs outside the UK.
- ✗ Pre-existing conditions: Illnesses and injuries that first showed signs before your policy started.
- ✗ Illnesses and injuries that happened before your policy started which are the same as illnesses and injuries your rabbit has during your policy. These include disorders that your rabbit can have in different eyes, ears, front and back legs and feet, knees, hips, shoulders and elbows.
- ✗ War, terrorism, revolution and similar events, nuclear and radioactive contamination.



#### Are there any restrictions on cover?

- ! Costs for and resulting from an Illness in the first 10 days of your policy (this does not apply to the second or subsequent consecutive period of insurance).
- !
  - Complementary treatment to a maximum of £750.
  - Cover to a maximum of £200 for treatment for behavioural disorders.
  - 50% of the cost of a prescription diet to a maximum £200.
- ! Cover for tooth or gum disease if your rabbit has not had a dental health check in the last 12 months and had any veterinary treatment recommended by the vet carried out within three months of the recommendation.



## Where am I covered?

- ✓ This policy is valid in the United Kingdom, the Channel Islands and the Isle of Man.



## What are my obligations?

- You must answer any questions truthfully, honestly and to the best of your knowledge.
- You must tell us if at any time during this insurance:-
  - You move from the address you gave us.
  - You do not own the animal insured any more or you become a joint owner.
  - The animal does not live at the same address as you.
- You are required to pay the amount of the Fixed Excess and Percentage Excess, as specified on your Schedule of Insurance:
  - **Fixed Excess** - This is applied once per period of insurance to each separate illness and injury your rabbit receives veterinary treatment for. This means that if your rabbit suffers from one or more illness or injury in the same period of insurance, then you must pay a fixed excess for each illness or injury. Also, if the veterinary treatment your rabbit receives carries on into the next period of insurance and any more periods of insurance, then the fixed excess is applied to the treatment received in each period of insurance and you must pay two or more fixed excess, one for each period of insurance.
  - **Percentage Excess** - This is calculated after the fixed excess has been deducted and is applied to all claims.
  - The Percentage Excess cannot be reduced and it can only be increased at the renewal of your policy.
- You must keep your premium payments up to date.
- If you move address during the policy year you are required to pay any additional premium that may become due.
- This is an annual contract of insurance and you are required to pay the full premium for the period of insurance, however, cancellation rights apply.
- You must give us all reasonable information that we ask for in connection with a claim, be available for interviews and cooperate with us or anyone acting for us.
- You must submit your claim by the end of the period of insurance or within 6 months of the first treatment date, whichever is the latter.
- You must take all reasonable precautions to maintain your rabbit's health and prevent the loss or theft of your rabbit.



## When and how do I pay?

You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by direct debit, debit card or credit card.



## When does the cover start and end?

The policy covers you for a period of 12 months and the effective dates are detailed on your Schedule of Insurance.



## How do I cancel the contract?

You can cancel the contract (conditions will apply) by contacting our Customer Service Centre by telephone (03330 30 83 98), email (info@agriapet.co.uk) or writing to us (Agria Pet Insurance Ltd, PO Box 506, Manchester, M28 8EN).