

# Pet Insurance

## Insurance Product Information Document

### Telefonica Seguros

Product: **PetPlan**

Petplan insurance policies are administered by Petplan Ibérica, S.L as a Broker Insurance and underwritten by Telefonica Seguros. Petplan Ibérica, S.L. is registered in Spain and authorised and regulated by Directorate-General for Insurance and Pension Funds to operate as Insurance Broker, registration key J-3103 and VAT Registration Code Number B-90.057.431. Registered offices are in Seville, at C/ Aviación 18-1ª Planta, Post Code 41007 Seville (Spain) Telefonica Seguros y Reaseguros Compañía Aseguradora, S.A.U. in authorised by Directorate-General for Insurance and Pension Funds to operate as Insurer, registration key C0801 and VAT Registration Code Number A05362645. Registered offices are in Madrid, Ronda de la Comunicación s/n, Edificio Oeste 2, planta 2ª, Postal Code 28050 Madrid (Spain)

This document provides limited key information about the Petplan pet insurance plan. You can find the full information by looking at the details on our website and reading the Terms and Conditions.

English translation. - All the information available in the English version of this Product is provided for informational purposes only. In the event of a discrepancy between the content of the English version and the original Spanish version, the latter shall take precedence.

## What is this type of insurance?

This is a pet insurance policy which provides veterinary fees cover if your pet is injured or becomes ill. Providing you continue to pay your premiums, each injury and illness is covered for up to 12 months (further details can be found in 'What is insured?' below).



### What is insured?

We've explained the sections of cover that we believe are most important to the majority of our customers. This plan provides other sections of cover and details of these can be found by looking at the product table on our website and reading the Terms and Conditions Certificate of Insurance.

✓ **Veterinary Fees** - if your pet is unwell due to an illness or injury and needs veterinary treatment, we will pay the cost of the veterinary fees.

✓ We'll also cover the cost of **physiotherapy and treatment needed for a behavioural illness**.

✓ We will pay any **medication** legally prescribed by a vet

✓ We will cover each illness and injury until the **time limit** or the **monetary limit** has been reached; whichever happens first. Once one of these limits has been reached all cover for that injury or illness stops.

- **The time limit** - your policy covers the treatment of each illness and injury for 12 months only. The 12 months start when the injury happens or when the first clinical signs of the illness are noticed.

- **The monetary limit** - your policy provides an amount of money for you to claim for each illness and injury:

- For Veterinary Fees this is **2.500 €**

✓ The treatments must be carried out by a person holding the required veterinary qualifications, that means a vet, a veterinary nurse or another member of a veterinary practice under the supervision of a vet.

✓ **Death from Injury and Death from Illness.**

If your pet dies due to an injury or illness, we will give you the amount you paid for your pet. If you don't have a purchase receipt or rehoming document (showing the amount you donated) we will give you the market value or the amount you paid/donated, whichever is less. The most we will pay under these sections is **600 €**.

✓ **Putting your pet to sleep and disposal of remains**

The expenses arising from the necessary euthanasia of the insured animal and disposal of the body.

The most we will pay under these sections is **200 €**.

✓ **Theft with violence**

The cost you paid for your pet if he is theft with violence.

The most we will pay under these sections is **600 €**.

✓ **Advertising for Theft or Straying**

If your pet is stolen or goes missing during the policy year, we will pay the cost of advertising to get your pet back and the expenses arising from boarding the lost animal in the event that when it is found it cannot be returned to the insured immediately.

The most we will pay under these sections is **600 €**.

✓ **Boarding Fees**

The cost of boarding your pet at a licensed boarding establishment or 5 € a day towards the cost of someone looking after your pet while you are in hospital during the policy year.

The most we will pay under these sections is **600 €**.



### What is not insured?

We've explained what we believe are the most significant costs not covered by this plan. There are other costs not covered and you need to read the full Terms and Conditions and Certificate of Insurance to understand the cover.

**We will not cover any costs for:**

✗ **Pre-existing conditions** - This is any injury that happened, or illness that began, before your pet's insurance cover starts.

✗ **During Waiting Period** An illness that shows clinical signs in the first 30 days or an injury that shows clinical signs in the first 15 days after your cover starts. This only applies in your first policy year and doesn't apply in future years if the policy is renewed.

✗ Any illness or injury if either the **time limit** or **monetary limit** explained in 'What is insured?' has been reached.

✗ The cost of having your pet **cremated or buried**.

✗ Charges made for the completion of claim forms, vet reports or any **supporting documentation** needed as part of your claim.

✗ Any claim that results from any injury, illness or incident which falls under any exclusion on your policy. An **exclusion** is a condition, group of conditions or event which is usually covered under the policy but isn't for your pet. If you take cover with us, any exclusions will be shown in the 'Exclusions and Clauses' section on the Certificates of Insurance we send you

✗ **Third Party Liability** - if your pet causes damage or injury and you are legally responsible, we will not cover the legal costs and expenses and the claimant's compensation

✗ **Complementary Treatment** - if your pet is unwell due to an illness or injury and needs one of the following treatments, we will not cover the cost - acupuncture, chiropractic manipulation, herbal medicine, homeopathy, osteopathy and/or hydrotherapy



### Are there any restrictions on cover?

We've explained what we believe are the most significant restrictions of the policy. There are other restrictions and you need to read the full Terms and Conditions to understand the cover.

! **Changes we can make at renewal** - we can change the premium, excesses and Terms and Conditions. We can also place exclusions.

! **The excesses you pay when you claim and how these can change:**

Veterinary Fees: you will pay the first 45 € of veterinary treatment for each unrelated illness or injury. Excess applied only once per illness/injury

We can change the excesses you pay at the renewal of the policy. If you take cover with us, you will be notified at least a year in advance of any percentage excess being added to your policy.

! **How your premium can change** - your pet's age, increasing veterinary costs and advancements in veterinary medicine can all affect the premium you pay. These mean your premium will increase over the lifetime of a policy. However, Petplan will not increase your premium as a direct result of any claim you make.

! **The cost of food** - we will only cover the cost of feeding your pet if the food is needed to either dissolve stones or crystals in urine or your pet needs liquid food while hospitalized at a veterinary practice. You can find out how much we will then pay and for how long in the Terms and Conditions. We will not cover the cost of any other food and this is regardless of whether the food was prescribed by a vet.

! **Removing Death from Illness cover** - we'll automatically remove the Death from Illness section at the renewal following your pet's 8th birthday. At this time all cover in this section will stop



## Where am I covered?

- ✓ The cover is in force when your pet is in the Spain and in other EU Countries
  - For Veterinary Fees only, the cover is also in force when your pet is in one of the other EU countries.
  - For the rest of covers, only in Spain. The policy also provides sections of cover which are not included in this document. You can find out where cover is in force for those sections in the Terms and Conditions.



## What are my obligations?

This part explains what we believe are the most significant policyholder obligations. There are also other obligations and you need to read the Terms and Conditions to understand these.

- **Sending us your claim** - you must send us your Veterinary Fees claims no later than one year after your pet received treatment. Any claims we get after this time will not be covered by the policy.
- **Cover following the cancellation of a policy** - if your policy is cancelled or comes to an end for any reason, all cover for your pet will stop on the date the policy is cancelled/ends and no further claims will be paid. If you want us to continue to cover an illness or injury up to the limits on your policy, you must continue paying your premiums during this time.
- **Dental treatment** - we will cover the treatment of a dental injury or illness providing:
  - Your pet had a dental examination by a vet in the 12 months before the first signs of the injury or illness were seen, and
  - Any treatment recommended as a result of the last dental examination was carried out within 3 months of the examination taking place.
- **Keeping us informed of certain information** - throughout the policy you need to tell us about certain information. The things you need to tell us about will be detailed in your Certificates of Insurance and it's important you check any new documents we send to understand the information we need. If you do not provide us with the full and accurate information, it can result in a claim not being paid or affect the cover we provide.



## When and how do I pay?

The payments will be annually. You can pay by Credit / Debit card, PayPal or other payment methods we put at your disposal.



## When does the cover start and end?

Your cover will start on the date you ask us to activate your insurance and will be in force for 12 months. The requested effective date of the insurance may be altered until the date of emission of the policy. These dates will be detailed in your Certificates of Insurance



## How do I cancel the contract?

The policy can be cancelled at any time by writing to us at [info@petplan.es](mailto:info@petplan.es) or Petplan Customer Centre [www.petplan.es](http://www.petplan.es) or C/Aviación 18-1ª Planta Sevilla 41007, Spain.

If you cancel this policy:

- In the first 14 days of your first policy year - we will refund all of the premium you have paid
- In the first 14 days after your renewal date - we will refund any premium you have paid for cover after that renewal date