

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).
Telefónica Seguros y Reaseguros Compañía Aseguradora, S.A.U is authorised by Directorate-General for Insurance and Pension Funds to operate as Insurer, registration key C0810 and VAT Registration Code Number A05362645. Registered office is 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 and 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 **3.100 €**

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. (Coverage excluded for rabbits)**

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 (Coverage excluded for rabbits)**

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 € for dogs and cats and 200€ for rabbits**.

✓ **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 € for dogs and cats and 200€ for rabbits**.



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** - these are any injuries that happen, or any illness which starts, before your cover starts.

- ✗ **During Waiting Period** An illness which starts in the first 30 days or an injury that happens 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.

- ✗ **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. We will write to you, at least 60 days before the policy expires with full details of your premium and policy conditions for the next policy year. If you do not want to renew this policy, you must notify us at least 30 days before the renewal date.

- ! **The excess you pay 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.

- ! **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. 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 dog's 8th birthday or cat 10th one. At this time all cover in this section will stop. **(Coverage excluded for rabbits)**



Where am I covered?

The cover is in force when your pet is in the Spain and some coverage also in European Union countries, including the United Kingdom, Andorra, Switzerland, Iceland, Liechtenstein, Monaco, San Marino, and Vatican City, and Norway.

- For Veterinary Fees only, the cover is also in force when your pet is in one of the other EU countries, including the United Kingdom, Andorra, Switzerland, Iceland, Liechtenstein, Monaco, San Marino, and Vatican City, and Norway for a maximum of 90 days in each year of the insurance contract.
- 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.

When taking out the insurance:

- Dogs, cats and rabbits can be insured. All of them must be a minimum age of 2 months and a maximum of 7 years for dogs and cats, and a maximum of 5 years for rabbits at the moment of buying the policy.
- Your pet must be identified with a microchip or similar.
- Fill out the questionnaire sent by the insurer and truthfully provide all the information necessary to formalize the insurance.
- Return the signed insurance contract to the insurer and pay the insurance price.

During the insurance contract

- Pay the insurance premium or price.
- Take all reasonable measures to maintain your pet's health and prevent injury, illness and loss.
- Vaccinate your pet and arrange and pay for an annual dental checkup for your pet.
- Communicate the information requested by the insurer about the health status of your pet.

In case of an incident

- 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.
- You must make the claim exclusively through your personal area on the website www.petplan.es



When and how do I pay?

The payments will be annually. You can pay by Credit / Debit Card, PayPal, Bizum, Direct Debit, 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.

When your policy is due for renewal we will renew it for you automatically, to save you the worry of remembering to contact us before the renewal date

We will write to you, at least 60 days before the policy expires with full details of your premium and policy conditions for the next policy year. If you do not want to renew this policy, you must notify us at least 30 days before the renewal date.

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.



How do I cancel the contract?

The policy can be cancelled at any time by writing to us at info@petplan.es

If after receiving your Certificates of Insurance and policy Terms and Conditions, you are not happy you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premium paid, if no claims have made. Full details of the cancellation rights can be found in your policy Terms and Conditions.