

Wilko Pet Insurance

Insurance Product Information Document

wilko.com

Company: Wilko Product: Lifetime Reinstatement

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This document is a summary of the key information relating to your policy documents. Complete pre-contractual information on the product can be found in the policy document, which is available online or on request.

Demands and needs statement

This product meets the demands and needs of someone wishing to insure against veterinary expenses related to their pet in the event of injury or illness. There is more than one level of cover available and the level you have selected will be shown on your policy schedule. Wilko has not provided you with any advice or recommendations as to whether this product meets your specific insurance requirements. Staff are paid a salary and may receive an annual bonus but these are not directly influenced by your decision to purchase this policy. You should review your insurance requirements on a regular basis.

What is this type of insurance?

It is a lifetime reinstatement pet insurance policy for cats and dogs which provides and includes veterinary fee cover for illnesses and injuries. The policy provides vets fee cover each policy year and subject to the renewal of the policy and premiums paid you will be able to claim up to the policy limit for each condition. Each specifically identifiable injury or illness constituting a single condition will be covered up to the limit specified in your policy schedule.



What is insured?

We will cover:

- ✓ Vets fees: up to the Combined Annual Limit stated in your policy schedule per period of insurance illnesses or injuries. Subject to the renewal of the policy and your premiums being paid on time, all injuries or illnesses will be covered up to the Combined Annual Limit stated in your schedule in each policy year. If you choose, we can pay the vet directly, but you will be responsible for any excesses.
- ✓ Third party liability: cover for dogs only up to £1,000,000 per incident up to the policy limit stated on the policy schedule.
- ✓ Loss due to theft or straying: in the event your pet is lost or stolen we will pay you the purchase price of your pet up to the policy limit of £500. If you do not have a purchase receipt we will pay you the market value or £500, whichever is the lesser.
- ✓ Death from illness or injury: in the event your pet dies from an illness or injury we will pay you the purchase price of your pet up to the policy limit stated in your policy schedule. If you do not have a purchase receipt we will pay you the market value or the limit stated in your policy schedule, whichever is the lesser.
- ✓ Emergency petcare: we will reimburse you up to the limit stated per year in your policy schedule for emergency petcare costs whilst you are in hospital for a period of four or more consecutive days.
- ✓ Advertising and reward: if your pet is lost or stolen we will reimburse you up to the policy limit stated in your policy schedule towards advertising costs, including a suitable reward up to £250.
- ✓ Holiday cancellation: if you have to cancel or curtail your holiday because your pet needs emergency life-saving surgery we will reimburse you up to the policy



What is not insured?

This policy does not provide cover for any claim that results from:

- ✗ Pre-existing conditions. A pre-existing condition is any injury which happened, or any illness which started showing symptoms or any condition caused by or resulting from an injury or illness which happened or started showing symptoms before the policy start date.
- ✗ Any injury which occurs in the first 48 hours of the policy start date or any injury or illness that is caused by, related or results from an accident which occurred within the first 48 hours of the policy start date. This exclusion is not applicable to renewed policies.
- ✗ Any illness which begins showing symptoms within the first 14 days of the policy start date or any condition that is caused by or related to an illness which began showing symptoms in the first 14 days of the policy start date. Not applicable to renewed policies.
- ✗ If your pet is not vaccinated, any treatment costs for any illness which your pet would normally be protected against by a vaccination.
- ✗ Any costs arising from preventative and elective treatments including any complications or secondary treatments. This includes but is not limited to routine examinations, vaccinations, spaying or neutering, nail clipping, flea and worm treatment, routine blood tests (including those performed routinely prior to general anaesthetic), breeding, pregnancy or giving birth.
- ✗ Any claim under the Third Party Liability section of this policy if your pet is a breed identified under the Dangerous Dogs Act 1991 and The Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs (amendment) Act 1997 or any subsequent amendments, or is crossed with one of these breeds.

In addition, the following breeds or dogs crossed with any of these breeds: American Bulldog, American Staffordshire Terrier, Bandog, Boar Hound, Boerboel,

limit stated in your policy schedule per period of insurance for any costs you incur.

- ✓ Travel cover: we will extend your vets fee cover to travel within the EU for three trips of up to 90 days total duration. We will also pay up to the limit stated in your policy schedule for unavoidable quarantine costs, loss of Pet Passport, and emergency expenses abroad.

Bully Kutta, Canary Dog, Cane Corso, Cirneco Dell Etna, Coton de Tulear, Czechoslovakian Wolfdog, Dingo, Dogue Brileros, Dogue de Bordeaux, Grand Bleu de Gascoigne, Irish Staffordshire Bull Terrier, Korean Jindo, Lapponian Herder, Leonberger, Mexican Hairless (Standard), Mexican Hairless (Intermediate), Mexican Hairless (Miniature), Northern Inuit, Perro De Presa Canario, Portuguese Podengo, Presa Canario, Saarloos Wolfhound, Segugios Italiano, Shar Pei, Shetland Sheepdog, Utonagan, Wolf Dog, Wolf Hybrid, XL Bully are excluded from coverage under this section.

- ✗ The use of your pet for commercial or security purposes, or any form of racing or commercial breeding.
- ✗ Any incident which occurs whilst your pet is at your place of business or employment.



Are there any restrictions on cover?

- ! Once the Combined Annual Limit stated in your policy schedule is used up there will be no more cover for any treatment in that period of insurance. If you choose to renew your policy, the Combined Annual Limit will renew and you will be able to claim up to the Combined Annual Limit during each subsequent period of insurance.
- ! Complementary medicine will be covered up to £500, this is not a separate limit but forms part of the Combined Annual Limit.
- ! Excesses: this is the part of the claim which you have to pay and will be explained during your purchase and detailed on your policy schedule.
 - For all sections of the policy excluding Third Party Liability but including any optional coverages, the one-time excess is payable per condition and the percentage excess of 20% is calculated after all deductions and the fixed excess is deducted.
 - For the Third Party Liability section, the one-time excess of £250 per claim made is payable before liability is accepted.
 - We may change the excesses at the renewal of your policy and if we do this will be explained on your renewal invitation.
- ! Conditions that may affect body parts on both sides of the body, including but not limited to ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments will be considered one condition. These are known as bilateral conditions and a single limit per condition applies if the condition occurs on the opposite body part.
- ! Repeated or persistent conditions will be considered as one condition.
- ! The cost of cover can change and at each renewal we will recalculate the cost of cover and contact you with a quote. There are a number of factors that can impact your renewal including the age of your pet and the increasing cost of veterinary treatment. We may also consider the amount claimed and the likelihood a condition will be ongoing when calculating your renewal. This will mean that the premium you pay will increase at renewal.



Where am I covered?

Within the territorial limits of the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Travel Cover: This extends vet fee cover only, which is section 1, to your pet whilst temporarily located in an EU country for a maximum of 30 days in any one period of insurance. The maximum length of any trip is 30 days.



What are my obligations?

- You must keep us informed of any changes to the information contained within your policy schedule. If this change affects your premium, we may recalculate the premium from the date the change took place.
- You must comply with all the conditions set out in the policy.
- You must notify us as soon as possible and not later than 60 days after any incident that would possibly give rise to a claim. If your dog injures someone or damages their property, you must notify us as soon as possible of any incident which may lead to a claim.
- You must pay your premium shown on your Policy Schedule, failure to do so may result in your insurance being cancelled..
- In order to have ongoing cover you must keep paying your premium and renew your policy with us each policy year without any lapse in cover.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

You may pay for your policy either annually or by monthly instalments using a credit card or debit card, or by Direct Debit.



When does the cover start and end?

Your cover start date and end date are shown on your policy schedule and will be in force for 12 months unless you cancel. We will notify you when your policy is due for renewal unless you notify us otherwise before the renewal date we will automatically renew your policy.



How do I cancel the policy?

You can cancel the policy at any time by emailing at insurance@wilko.com or calling us on **0333 344 5418**. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.