

# Insurance Product Information Document (IPID)

## Company: Arch Insurance (EU) DAC.

Petcover policies are underwritten by Arch Insurance (EU) DAC. Arch Insurance (EU) DAC is registered in the Republic of Ireland (company registration no. 505420). Registered Office: 2nd Floor, Block 3 The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4 and is regulated by the Central Bank of Ireland.

**Product:** Premier / Plus / Value

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This document provides key information about your insurance policy. The complete pre-contractual and contractual information about the product can be found in your certificate of insurance and in the insurance terms and conditions.

## What is this type of insurance?

This is an insurance policy for birds, reptiles, tortoises or mammals which provides veterinary fee cover if your pet is injured or becomes ill as well as advertising and reward cover if your pet is stolen or goes missing.

### Optional Extra Cover:

You can select an additional cover for if your pet dies or has to be put to sleep as a result of an injury caused by an accident or illness; if your pet is stolen, dies or is proven missing as a result of fire, wind, storm, lightning or flood; or if your pet is proven missing whilst flying.



### What is insured?

✓ **Section 1 Veterinary Fees** – Up to 5,000 € for the period of insurance for the cost of vet fees incurred for the treatment your pet has received to treat an injury and/or illness.

Up to 500 € within your vet fee benefit for alternative and complementary treatments and physiotherapy to treat an illness and/or injury when referred by a vet.

Up to 100 € for veterinary consultations/visits or prescribed medications needed to carry out the procedure of having your pet put to sleep and cremation or burial or disposal costs if your pet dies or is put to sleep.

Your policy provides 90% of the total cost of veterinary treatment if your pet is referred to a specialist referral centre by the original treating vet and 50% of the total cost of dental treatment in mammals.

Claimable Period - Illness and injury is covered for 12 months, starting from the date during the period of Insurance the injury happened, or the clinical signs of the illness first occurred.

✓ **Section 2 Advertising & Reward** – Up to 150 € for the cost of advertising and up to 150 € for the reward you have offered and paid to get your pet back.

All amounts are dependent on the cover chosen and confirmed on your certificate of insurance.

### Optional Extra Cover:

✓ **Death from Injury or Illness** – the price you paid for your pet, if it dies or has to be put to sleep due to an injury caused by an accident or an illness.

✓ **Loss from Theft, Fire or Weather Perils** – the price you paid for your pet, if it is stolen following forcible or violent entry; dies or is proven missing as a result of fire, wind, storm, lightning or flood.

✓ **Loss from Not Returning whilst Flying (Birds of Prey only)** – the price you paid for your pet, if it is proven missing whilst flying during the period of insurance and is not recovered or does not return.

If you have no formal proof of how much you paid for your pet, we will pay the market value or purchase price, whichever is less.



### What is not insured?

✗ Elective surgery or treatment.

✗ Any pre-existing conditions.

✗ Any treatment for an illness or condition that first occurs or shows clinical signs in the first 14 days after the start of your policy.

✗ Any injury or illness caused by your other pets, the pets of anyone living with you, or any other animal in your care, or any animal visiting your premises.

✗ House call(s) unless the vet confirms that your pet is suffering from a serious injury or illness and that moving your pet would either endanger its life or significantly worsen the serious injury/illness.

✗ Extra costs for treating your pet outside usual surgery hours; unless the vet confirms an emergency consultation is essential.

✗ Any amount in the event of escape or mysterious disappearance.

### Optional Extra Cover:

✗ Theft from an unattended stand at a show or exhibition.



### Are there any restrictions on cover?

! To claim under the insurance you must pay an excess. Your excess depends on your type of claim. The full details of the excess can be found on your certificate of insurance.



## Where am I covered?

- ✓ Your cover applies in Austria and any journey within any country within the European Union for up to a maximum of 30 days in the period of insurance.



## What are my obligations?

This part explains what we believe are the most significant policy holder obligations. For full details of all obligations please refer to the insurance terms and conditions.

### Notification obligation

- Petcover EU Agentur GmbH must be fully and truthfully informed about the insured risk - before the contract is concluded and during the entire term of the contract. The things you need to tell us are detailed in your certificate of insurance and under "Your duty to disclose to us" in the insurance terms and conditions. Incomplete or incorrect information can result in a claim not being paid or affect the cover we provide.

### Caring for your pet

- You must provide routine or preventative treatment normally recommended by a vet to prevent illness or injury.
- You must arrange for a vet to examine and treat your pet as soon as possible after it shows clinical sign(s) of an injury or illness.
- You must follow the advice and recommendations of the treating vet so as not to prolong or aggravate the illness or injury.

### In the event of a claim

- You agree that any vet has your permission to release any information we ask for about your dog. If you incur any charge for this, you must pay the charge.
- Claims must be reported to us as soon as possible and within the applicable deadlines.

#### On Optional Extra Cover

- You must meet our security standards if your pet is kept outside. Please refer to your certificate of insurance for details on which requirements will apply.
- Any bird of prey has to be flown with telemetry tracking equipment.



## When and how do I pay?

Payment of the insurance premium is due upon conclusion of the contract. You can pay the premium annually or monthly, either by bank transfer, SEPA direct debit or credit card. Please contact us for further information.



## When does the cover start and end?

This insurance covers a twelve-month period and the start and end dates of cover are specified on your certificate of insurance. The insurance policy renews for another twelve months, unless we or you cancel the policy.



## How do I cancel the contract?

You have a 14-day right of withdrawal period. Full withdrawal rights can be found in your insurance terms and conditions. After that period, you or we can cancel your policy by phone or in writing one month before the end of the insurance year. Please call us on 0800 400 720, write to Petcover EU Agentur GmbH, Ared Strasse 16-18, 2544 Leobersdorf, Österreich or send an email to [info.at@petcovergroup.com](mailto:info.at@petcovergroup.com).