

General Conditions of Cover

- You and your insured pet(s) must reside at the same address, in the Republic of Ireland at the Start Date of and for the duration of this policy.
- The cover always excludes Pre-existing Conditions. No Pet Insurance policy will cover any pre-existing conditions or any condition linked to a pre-existing condition. A pre-existing condition is determined by clinical symptoms or signs or by a condition your pet suffered from before the policy was started or during the relevant stand down/waiting period. It is important to remember that a condition is considered pre-existing regardless of whether or not it has been diagnosed – all that matters is when **any** of its symptoms or clinical signs first displayed.
- The cover always excludes pregnancy, neutering, vaccinations, cosmetic and elective treatments, and any treatment your vet normally recommends in preventing injury or illness and in the ongoing care of your pet.
- All new Pets must be insured initially from 8 weeks to 4 years of age.
- Pets must be vaccinated at the policy start date and kept vaccinated annually for:

Dogs: Distemper, Hepatitis, Leptospirosis, Bordetella and Parvovirus
Cats: Feline Infectious Enteritis, Feline Leukaemia, Coronavirus and Cat Flu.

- Dentistry is covered for accidental injury only and only if your pet has received a dental health check in the prior 12 months
- You can insure a maximum of 5 pets per policy at inception (this applies to age at inception only).
- You pay a Policy Excess as detailed in your Policy Schedule. An additional deductible of 35% is payable for all claims for all pets over 7 and for Select Breeds over 4.

Select Breeds - Abruzzese Mastiff, Beauceron, Bernese Mountain Dog, Boerbeol, Bordeaux Mastiff, Brazilian Mastiff, Broholmer, Bulldog (English), Bullmastiff, Bully Kutta, Canary Dog, Cane Corso, Deerhound, Dogo Argentino, Dogue De Bordeaux, Estrela Mountain Dog, German Mastiff, German Shepherd, Great Dane, Great Pyrenees, Irish Wolfhound, Leonberger, Mastiff, Neapolitan Mastiff, Newfoundland, Old English Mastiff, Old English Sheepdog, Perro de Presa Canario (Presa Canario), Pyrenean Mastiff, Rottweiler, St. Bernard, Tibetan Mastiff, Tosa Inu. (We may modify this list from time to time).
- A Stand-Down period applies to the Vet Fees, Death From Illness and Holiday Cancellation Costs benefits of Your policy
- We must be given full details of any and all prior treating vets. The absence of clinical history from your pets date of birth may result in a claim being declined. This information includes but is not limited to vaccination and microchip records, general check-ups or grooming records.
- Your pet is not deemed to have been vaccinated annually if a formal record is not maintained and if your pet has not been vaccinated by a registered veterinary surgeon.
- For a full list of policy exclusions and terms and stand-down periods, please read your Policy Schedule and Terms & Conditions carefully.
- There are additional stand-down periods and exclusions applied to your policy based on the age and/or breed of your pet when first insured with us. Please see the Policy schedule for a detailed list.
- There is no 3rd party cover for the following breeds or any dog crossbred with one of the following breeds: Any dog specified in the Control of Dogs Act 1986 or any amendment thereof. Akita, Alaskan Malamute, All Mastiff breeds, Abruzzese Mastiff, American Bull Dogs, Bordeaux Mastiff, Brazilian Mastiff, Broholmer, Bully Kutta, Bull mastiff, German Mastiff, Neapolitan Mastiff, Old English Mastiff, Pyrenean Mastiff, Tibetan Mastiff, American Bandogge, American Pit Bull Terrier, Boerboel, Canary Dogs, Cane Corsos, Chow-Chow, Czechoslovakian Wolfdogs, Doberman Pinscher, Dogo Argentinos, Dogue Brasileiros, English Bull Terrier, Fila Brasileiro, German Shepherd, Great Dane, Japanese Akita, Japanese Tosa, Korean Jindo, Northern Inuit Dogs, Perro de Pressa Canarios, Pit Bull Terrier, Rhodesian Ridgeback, Rottweiler, Saarlooswolfhonden, Shar Pei, Staffordshire Bull Terrier, Tosa Inus, Utonagans, Wolf. This list may be amended by us from time to time.
- Premium is reassessed annually based on a number of factors including but not limited to your pets age, breed and health status.