

# Pet Insurance

## Insurance Product Information Document

Company: Cosmos Insurance Company Public Ltd    Product: petCARE



This document is a summary for information purposes of the petCARE Insurance policy. All terms, conditions and exclusions of cover are included in our booklet, a specimen of which may be found at any of our offices or upon request from your insurance intermediary. The Company has the right to accept, amend or reject cover.

### What is this type of insurance?

Pet Insurance.



#### What is Covered?

- ✓ Pet - Dog or Cat
- ✓ Vet Fees due to an Accident Only
- ✓ Vet Fees due to an Accident or Illness
- ✓ Third Party Liability
- ✓ Death Benefit
- ✓ Trip cancellation
- ✓ Advertising Costs in case of your missing Pet
- ✓ Kennel and Cattery Fees



#### What is not Covered?

- ✗ Any other type of animal
- ✗ Pre-existing conditions
- ✗ Costs or expenses arising out of pregnancy or giving birth
- ✗ Routine or preventative treatment
- ✗ Dangerous breeds
- ✗ Claims arising outside Cyprus
- ✗ Neutering or spaying



#### Are there any restrictions on cover?

- ! We will not cover the amount of the Deductible or that of the Excess.
- ! We will not pay more than the limits specified in your Policy Schedule.



#### Where am I covered?

- ✓ You are covered within the geographical area of Cyprus but not the areas where the government of the Republic of Cyprus does not have effective control.



#### What are my responsibilities?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible.
- You must notify us of any incident, circumstance or claim in accordance with the conditions detailed in the Policy.
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement.
- You must maintain all your rights of recovery against any third party and make these available to us where possible.



#### When and how do I pay?

The premium is payable on the due date according to the frequency agreed and shown on the Policy Schedule.

**The premium can be paid:**

Annually

**The method of payment can be:**

Credit/debit card, or direct debit



#### When does my insurance cover start and end?

Your cover starts on the inception date stated on your Policy Schedule and ends on the expiry date stated on the Policy Schedule.



#### How can I cancel my insurance contract?

You may cancel the contract by giving us 15 days' written notice.