

### Term of Contract and How to Cancel Your Policy

The contract of insurance will end if your pet dies, if you fail to pay the premium when due, if you decide to cancel your policy or if you fail to renew your policy.

You can cancel the policy by notifying us in writing. If you have made a claim, you will be expected to pay the remaining monthly payments for the policy year.

### Your Cancellation Rights

If you are unhappy with your cover you can cancel it within 14 days of receiving your policy and receive a full refund of any premium paid. This is providing you have not made a claim, in which case the refund will take into account any claim settlement you may have received. After this period you may cancel your cover at any time but no refund of premium will be paid.

### How to Claim

In order to make a claim you should phone our claims department on 0844 543 1067 to request a claim form or write to: Pet Insurance Claims Department, Pinnacle Insurance plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Your completed form should also be returned to this address.

If you wish to make a claim, your completed form should be directed to the above address.

### Our Complaints Procedure

While it is always our intention to provide a first class standard of service, if you do have any concerns about any aspect of the service you have received, please address them to [Customer Relations Department Pinnacle Insurance plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.](#)

Should you remain dissatisfied with the outcome of any internal enquiries you have the right to refer your complaint to: [The Financial Ombudsman Service \(FOS\), South Quay Plaza, 183 Marsh Wall, London, E14 9SR](#)

This procedure will not prejudice your right to take legal proceedings. However, please note there are some instances where the FOS cannot consider complaints. A leaflet detailing our full complaints procedure is available from Pinnacle on request.

### Compensation Arrangements

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (the Scheme). You may be entitled to compensation from the Scheme if Pinnacle Insurance plc cannot meet its obligations. This depends on the type of business. Most types of insurance business are covered for 100% of the first £2000 of a valid claim and 90% of the remaining amount of the loss. Further information about compensation arrangements is available from the Financial Services Compensation Scheme telephone 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk).

[helpucover.co.uk](http://helpucover.co.uk)

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## Pet Insurance with **added** bite!

### Policy Summary



[helpucover.co.uk](http://helpucover.co.uk)

Fills the gaps other insurance leaves behind

**Policy Summary**

This policy summary does not contain the full Terms and Conditions of helpucover's pet insurance. Full details are included within the policy document. This policy is underwritten by Pinnacle Insurance plc (Pinnacle), Pinnacle House, A1 Barnet Way, Borehamwood, Herts, WD6 2XX.

**Type of Insurance and cover**

The policy provides lifetime insurance cover for rabbits subject to certain terms and conditions being met.

**Significant Features and Benefits**

This policy protects your rabbit with the benefits shown in the table opposite.

The policy is an annual contract, payable monthly. We guarantee to renew policies on standard terms at prevailing rates at the time of renewal. We will give you 21 days notice of any changes to your policy or premium prior to renewal.



**Premier Lifetime Cover**

**Significant Exclusions and Limitations**

**Policy Reference**

We will pay up to the maximum benefits shown for:	RABBITS		
<p><b>Veterinary Fees</b> Cover for illness or injury, including hospitalisation, referral, hereditary and congenital conditions.</p>	<p>£2000 each policy year</p>	<ul style="list-style-type: none"> <li>• Veterinary Fees excess</li> <li>• Any condition that has been investigated by a vet or is known to your prior to the policy start date.</li> <li>• Vet's fees to treat an illness or poisoning occurring or showing clinical signs within the first 28 days of the policy start date</li> <li>• Preventative treatment such as routine vaccinations, cosmetics or voluntary treatment such as neutering for non-medical reasons, or for pregnancy and uterine cancer</li> <li>• Treatment related to a 2nd or subsequent instance of fly strike</li> <li>• Other than for accidental injury, dental treatment is normally excluded except where specifically to relieve suffering provided the pet has been insured under this policy for at least two years</li> <li>• The cost of any transplants and associated treatment.</li> </ul>	<p>Section 2 Section 3A</p>
<p><b>Your Hospitalisation</b> If you spend more than 48 hours in hospital, the policy pays a daily rate for your pet's boarding fees or the cost of homecare with a friend or relative.</p>	<p>£250 each policy year</p>	<ul style="list-style-type: none"> <li>• Due to pregnancy or giving birth, hospitalisation for alcoholism, drug abuse, attempted suicide or self inflicted injuries.</li> <li>• If your accident or illness occurred or showed symptoms before the policy start date</li> </ul>	<p>Section 3C</p>
<p><b>Finding your pet</b> Should your pet go missing or be stolen, the policy will pay for the cost of local advertising and offering a reward.</p>	<p>£250 each policy year</p>	<ul style="list-style-type: none"> <li>• Any claim for searching for or finding your pet within the first 14 days of cover</li> </ul>	<p>Section 3B</p>
<p><b>Waiver of premium</b> If you can't work because of unemployment, accident, injury or illness we pay your premium.</p>	<p>Paid for upto 6 months per policy year</p>	<ul style="list-style-type: none"> <li>• Waiver of premium</li> <li>• If you are under 18 or over 65 years of age</li> <li>• If you were not in full time employment</li> <li>• If you were aware of impending unemployment when you took out the policy</li> </ul>	<p>Section 3D</p>

<p><b>General Conditions/Exclusions</b></p> <ul style="list-style-type: none"> <li>• You can start insurance for your rabbit from 8 weeks up to their 5th birthday.</li> </ul>
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