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## Notification of Changes to your Puffin Pet Insurance Policy

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For policies that start or renew on and after 1<sup>st</sup> July the underwriter of our policies will be Covea Insurance plc, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202277.

This document is a summary of the key changes to the terms and conditions of your policy, though we strongly recommend you read the policy wording issued with your renewal documents for full details.

### Key Changes

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#### Change of Insurer

The insurers for your Puffin Pet Insurance policy have changed from Watford Insurance Company Europe Limited to Covea Insurance plc.

#### New Claims Submission Process

Any treatment that your pet receives after your renewal date will be managed by Covea Insurance plc. Please see your policy wording for details on the updated claims submission process.

For any treatment that happened before your renewal date you will need to send the claim to Trent Administrators, email: [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk) or tel: 01285 626020

#### Introduction of "First Vet" Online Veterinary Advice Service

Your cover also now includes access to unlimited advice from FirstVet directly on your mobile device or computer. This service is completely free and doesn't affect your ability claim. FirstVet is open 24 hours a day, 365 days a year, and will be able to give advice for when your pet has symptoms such as:

- Vomiting and diarrhoea
- Itching and skin problems
- Eye and ear problems
- Coughing and sneezing
- Poisoning

#### Key Terms and Definitions

Please take the time to review all the Key Terms and Meaning of Words outlined in your new policy wording.

#### Condition Limited Policies now Maximum Benefit Policies

Customers who previously had a Condition Limited policy will be migrated across onto our new Maximum Benefit policy. Your per condition limit has been increased to match your vet fee limit i.e for silver condition limited policies, your per condition limit was £1500 and your vet fee limit was £3500. Your per condition limit on your silver Maximum Benefit is now also £3500.



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## Changes in Cover

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### General Exclusions

We can no longer provide cover if your pet is a gun dog, working dog, Guide, Therapy or Assistance Dog, if your dog is being used for security/guarding purposes or racing or coursing, regardless of whether it is for business or recreational purposes and/or if your pet is used for trade, professional or business purposes.

Please contact us to opt of your renewal if this applies to your pet as you will not be eligible to claim.

For details of all general exclusions please read your policy wording.

### Excluded Breeds

The list of excluded breeds (below) has been updated and it is very important to let us know if your pet is crossed or mixed with any dogs from this list as you will not be eligible for cover with this policy. Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs Act (Northern Ireland) 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any pet breed/species which is excluded by us and is listed below (including breeds which are known or classed as the names listed):

Abruzzese Mastiff, African Crested Dog, African Wild Dog, Alangu Mastiff, American Bulldog, American Bully, American Bully XL, American Indian Dog, American Mancon, American Mastiff, American Pit Bull Terrier, American Rottweiler, American Staffordshire Bull Terrier, American Staffordshire Terrier, Argentine Dogo, Argentinian Mastiff, Australian Dingo, Bandogge, Bandogge Mastiff, Blue Bull Terrier, Boerboel, Bole, Brazilian Mastiff, Bully, Bully Kutta, Canadian Inuit Dog, Canary Dog, Canary Mastiff, Cane Corso, Cão de Fila de São Miguel, Cão Fila, Chinese Shar Pei, Czechoslovakian Wolfdog, Dingo, Dogo Argentino, Dogue Brasileiro, East Siberian Laika, Fila Brasileiro, Gull Dong, Husky Wolf Hybrid, Inuit Dog American, Irish Staffordshire, Irish Staffordshire Blue Bull Terrier, Irish Staffordshire Bull Terrier, Irish Wolfhound, Italian Mastiff, Japanese Mastiff, Japanese Tosa, Johnson American Bulldog, Korean Jindo, Korean Mastiff, Laika, Libyan Desert Dog, Neapolitan Mastiff, Northern Inuit Dog, Pakistani Bull Dog, Perro de Presa Canario, Pit Bull Mastiff, Pit Bull Terrier, Pocket Bully, Presa Canario, Racing Greyhound, Sarloos Wolfhound, Shar Pei, South African Boerboel, South African Mastiff, Tamaskan Dog, Tibetan Mastiff, Tosa, Tosa Inu, Utonagan Dog, Wolf Hybrid and Wolfdog.

### Vet Excess

The vet excess under your policy has been adjusted from £99 to £110.

### Death Benefit

The death benefit if you have proof of purchase, will continue to be a maximum of £250 for dogs and £100 for cats. But from renewal if you do not have proof of purchase, you will receive the lower of :

- £150 for the loss of your dog, or
- £100 for the loss of your cat, or

The cost of replacing your pet at the time of death (based on the insurer's data),



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### Boarding Fees

We are pleased to introduce additional cover for boarding fees, providing you with £1,000 per period of insurance to support you during unexpected circumstances.

### Advertising & Reward for Lost Pets

To further safeguard your pet, we have included additional cover for advertising and rewards for lost pets. You will now be covered for £1,000 per period of insurance, including a reward of £250.