

Protectapet

The European Pet Healthcare Management Organisation S.L.



Pet Healthcare Plan

Terms & Conditions

Cats & Dogs



Your Healthcare Plan Includes:

Immediate Accident and Emergency protection.

Fixed premiums for the lifetime of your pet.

Use of any Veterinarian of your choice.

Unlimited number of claims.

Any breed or age accepted.

No premium penalties for older pets.



Introduction.

Every effort has been made by Protectapet, The European Pet Healthcare Management Organisation S.L. to make these Terms and Conditions plain and easy to read and understand.

If there are any parts of these Terms and Conditions that you do not understand, or any section that you are unclear as to the intended meaning, please contact us and we will discuss the details with you.

Wherever the following words or phrases appear in your documents for your Protectapet Healthcare Plan, they will have the meaning given below unless stated otherwise.



Definitions.

We, Us, Our. Protectapet, The European Pet Healthcare Management Organisation is a registered trading name of Plegasus Europe SL with the Registro Mercantil Central of Alicante, Spain as a Pet Healthcare Provider under the registration number CIF B53888699.

You, Your. The Person or persons named as the holder on the Certificate of the Protectapet Healthcare Plan and the owner of your pet.

Maximum. The maximum we will pay out under each section of the Protectapet Healthcare Plan.

Treatment. Any consultation, tests, advice, medication, surgery, x-ray, nursing or hospital care your pet receives that is provided by a Veterinary practice or a member of a professional organisation acting on their behalf.

Clinical Signs. Any change from the normal healthy state of your pet.

Accidental Death. Accidental death is a disaster which is specific, identifiable, unexpected, unusual and unintended external event which occurs in a particular time and place, without apparent or deliberate cause but with marked effects. It implies a generally negative outcome which may have been avoided or prevented had circumstances up to the accident been recognised, and acted upon, prior to its occurrence.

Fees. Fees are fees that we and our Veterinarians consider to be fair and reasonable prices for operations and treatments given to your pet.



General Conditions of Protection.

We offer fixed premiums for the lifetime of your pet, provided that the Protectapet Healthcare Plan has continued from the date of inception without a break and that all premiums have been paid.

Protectapet Healthcare Plans are valid as per the location specified on your certificate of Healthcare as a resident.

Immediate Healthcare is available for accidents and emergency treatments with illness protection effective 21 days from the start date of your Pet Healthcare Plan.

Throughout the period of protection you must care for your pet and ensure that you carry out any treatment normally recommended by your Vet to prevent injury and illness.

Your pet, to the best of your knowledge and belief, at the start of this Healthcare plan, is free from injury and illness and that your pet is in good health and that you have no knowledge of any impending illness or injury that may require treatment in the future.

You must ensure that your pet is vaccinated against the following:

-Dogs.....Canine Leishmaniosis, Distemper, Hepatitis, Leptospirosis, Rabies and Parvovirus.

-Cats.... Feline Immunodeficiency Virus, Feline Infectious Enteritis, Feline Leukaemia, Cat Flu and Rabies.

If you or your Veterinarian makes a false or exaggerated claim, no payment will be made and the Protectapet Healthcare Plan will be cancelled and no refund will be offered or implied. Legal action may be taken against the Healthcare Plan holder and/or the Veterinarian, in the event of fraud.

You agree that any Vet has your permission to release any information requested of your pet by us.

When we offer a renewal of the Protectapet Healthcare Plan, we may change the Terms and Conditions, increase the first excess or apply specific exclusions due to the history of your pet.

All renewals will be based on the current Terms and Conditions as laid out on our website, www.protectapet.eu

We may terminate the Protectapet Healthcare plan at any time by email or by registered post, giving you 7 (seven) days written notice to the last known contact details on our records.

The Protectapet Healthcare Plan has a minimum contractual period of 12 months, which must be paid in full in the event of a claim. Where Monthly Direct Debit payments are received, in the event of a payout during the period of protection, the balance of any outstanding premiums (12 month minimum contract period) will be deducted from the total amount of the payout.

Cancellation of the Protectapet Healthcare Plan must be received in writing to Protectapet, The European Pet Healthcare Management Organisation, Apartado de Correos 42, 03726, Benitachell, Alicante, Spain, or by email to info@protectapet.eu.

Any refunds on the premium after the first year (12 months) will be based on a pro-rata basis after deductions for commissions, taxes (I.V.A), regulatory fees, Visa and/or credit card charges, bank charges and any other charges that may have been applied to the Protectapet Healthcare Plan at the time of inception. No refunds are available if a claim has been submitted, regardless of the outcome. No refunds will be given on any Protectapet Healthcare Plans that have been in force for a period of 8 months or more.

You must notify us if there are any errors in the Protectapet Healthcare Plan documentation.

We reserve the right to make changes to these Terms and Conditions without prior notification, but we will ensure that any changes to the Terms and Conditions are posted on our website, www.protectapet.eu

We will not pay more than the maximum benefit as specified under each section of the Protectapet Healthcare Plan.

All claims must be received within 30 days of the end of any treatments or incidents involving your pet.

We will not pay any claims that are received later than 30 days from the expiry date of the Protectapet Healthcare Plan.



Hereditary or Congenital traits.

We will not protect your pet against any trait transmitted, or capable of being transmitted genetically from a parent or relative, or relating to a condition that is present at birth, or as a result of environmental or hereditary influences. This includes any and all cross breeds of any specific breed. It is imperative that you make yourself aware of the Hereditary and Congenital traits that your pet may or may not be susceptible to, prior to accepting these terms and conditions. Searching the internet for specific and non-specific hereditary and congenital diseases that are attributed to your pet breed will assist you in making the decisions regarding the suitability of this Healthcare Plan for your pets. Protectapet is committed to the improvement of pet healthcare and husbandry by providing a facility to protect your pet against most accidents, injuries and illnesses. Unfortunately we feel we cannot be held responsible for the cross-breeding or inter-breeding of dogs or cats, or any animal protected by the Healthcare Plans that we provide, whether classified as pedigree or a mixed breed, that may result in problems that are associated with disorders of a hereditary or congenital nature.

Money Back Guarantee



If you are not completely satisfied with the full Terms and Conditions of the Protectapet Healthcare Plan during the first 10 days from the date of inception, we offer you a full, unconditional money back guarantee. The Protectapet Healthcare Plan will then be null and void and no claims can be submitted.

Areas of Protection

The area of protection will be specified within your Protectapet Healthcare Plan documentation.

Veterinary Fees



We will pay for any reasonable treatment, based on conventional charging structures received from Veterinarians, covering unrelated accidents or illnesses carried out by the Veterinarian of your choice, within the bounds of the validated location of the Protectapet

Healthcare Plan. This includes home visits, hospitalisation, medication and/or alternative medicines such as acupuncture and homeopathy up to a maximum amount of 5,000.00 € per year. There is a maximum limit of 2,000.00 € for each individual illness or accident.

We will not pay forAny costs resulting from any treatment for an injury or illness first occurring or showing clinical signs before your Protectapet Healthcare Plan has started, or for any illness that appears or shows any clinical signs within the first 21 days of the Healthcare protection.

The cost of vaccinations.

The cost of house calls unless your veterinarian believes that moving the pet would be detrimental to the health of the pet and believes an emergency consultation is necessary.

Any costs that are not directly related to the illness or injury being treated.

Any treatment that does not have a specific diagnosis.

Any hospitalisation costs that exceed 200.00 € or is more than the maximum daily limit of 30.00 €.

Any X-Ray costs that exceed 35.00 € per X-Ray.

If you require a second opinion from a different veterinary practice or veterinary hospital, we will only pay for one of the consultations, diagnosis and/or treatment. We will not pay for any treatment or operations that are required to be repeated or redone.

In the event of death or elective Euthanasia of the animal during surgery, tests or any treatments, prolonged or continuous treatments whether from accident, illness or emergency, the maximum we will pay will not exceed 400.00 €. We will not pay for any costs in relation to Euthanasia, Burial, Disposal or Cremation.

Any treatment that continues or requires treatment for a period of more than 12 (twelve) months.

Any costs of treating an injury deliberately caused by you or anyone living with you or known by you.

Accidental Death Benefit

In the event of the death of your pet from an accident or poisoning, and, if you can provide the original purchase receipt of your pet, we will pay a full refund of the purchase price up to a maximum of 500.00 €. This section does not apply to Dogs over the age of 9 or to Cats over the age of 11.

We will not pay for... Any amount if death results from an illness, old age or disease.

Any amount if death results from or while your pet is in the care of a Kennel or Cattery.

Any amount if the pet is being transported by a third party or in return for money, goods or services.

European & International Benefit

This plan does not include any protection for European travel or International travel outside of the specific country of residence, as detailed on the Protectapet Healthcare Plan certificate, but can be extended upon request to cover the EU and will require the payment of an additional premium.

Boarding Kennel & Cattery Fees

If you or your partner are hospitalised for more than 48 hours Protectapet will pay for the costs of boarding your pet at a licensed Kennel or Cattery up to a maximum of 500 €.



We will not pay for.... Any costs if you or your partner goes into hospital due to an injury or illness that first showed any sign of occurring before the pet was protected or within

21 days of the Protectapet Healthcare Plan start date.

Any costs from you being pregnant or giving birth.

Any costs resulting from you going into hospital for the treatment of alcoholism, drug abuse, drug addiction, attempted suicide or any self-inflicted injuries.

Any costs resulting from convalescence care not received in a hospital.

Any costs for the delivery or collection of the pet.

Any costs for treatments for accidents or injury whilst in the care of a Kennel or Cattery.

Loss from Theft or Straying

We will pay for the cost of advertising and/or a reward, subject to prior agreement, to get your pet back, up to a maximum of 250.00 € provided we are notified within 7 days of the disappearance of your pet.

We will not pay for.... Any reward to any person living with you, related to you, travelling with you or employed by you or to anyone that was caring for your pet at the time.

We will not pay any amount until the pet has been missing for 90 days.

Claims

Claims forms are available to download and complete by logging onto our website www.protectapet.eu

All claims forms must be supported by the Veterinarians' report detailing the treatment provided and the individual costs involved. These may be scanned and sent by email as either a Jpeg or Pdf file to claims@protectapet.eu. Once a claim has been presented for payment, no refunds on the balance of the Protectapet Healthcare Plan premium will be available.

No benefit will be paid without a specific diagnosis or previous pet history. We may request additional historical information on your pet should it be considered necessary.

The Excess charge (deductible on all claims) will be 50.00 €.

Any claims for dental treatment must be accompanied by a receipt showing proof of an annual teeth cleaning and or inspection/examination within the previous 12 month period.

In the event of a claim being made for injuries being caused by a motor vehicle accident, shooting, or involving a third party, loss or theft, it is imperative that a police report be submitted, even in the event of a hit and run case or if details of the persons concerned are not known.

When making a claim, no guarantee of payment or acceptance of the request will be made or implied over the telephone. If you require approval for the claim prior to treatment, please contact us for details.

You may send us the completed claim form by email or post and once processed you will be notified in writing by email or post.

In the event of an incomplete claim form being received, we will contact you by email or telephone in the first instance to advise you of the requirements needed to complete the form. If you do not respond to the email or by telephone, the request will be forwarded to you by mail.

Protectapet will not be held responsible for any delays in processing your claim that may be caused by the presentation of incomplete claim

form or delays caused by the post office or delivery systems.

Specific Exclusions

We will not pay for....

Any Third Party or Public Liability Claim.

Any form of negligence or unlawful act as per the laws of your country of residence.

Any cost connected with a pre-existing condition, symptom or event. If after 12 months, a pre-existing condition is considered as cured and has not required any treatment or consultation during the stated period, the condition may be eligible for protection.

Any costs if death or injury is caused by racing, hunting, dog fighting or guarding or relating to radiation, radioactive contamination, nuclear device, civil disturbance, or any loss caused by war, riot, revolution or terrorism, pressure waves from aircraft travelling faster than the speed of sound or any form of plague or pestilence or any event deemed to be a natural disaster.

Any Congenital or Hereditary trait or defect, whether predisposed or not, or is considered to be at an increased risk of, or any claim that we and/or our consultants may consider to be an ailment associated with any specific breed or cross breed.

Any costs relating to any behavioural problems or traits.

Any costs if a pet is not vaccinated against the required illnesses or associated illnesses as listed in the General Conditions of Protection.

Any costs relating to any M.R.I., CT or CAT scans. Any form of testing that has a negative, normal, or within normal tolerances result and/may or may not be directly related to the illness or accident being treated, including haemolytic profiles.

Any costs for elective procedures such as Grooming, Spaying or Neutering, Anal Gland cleaning, Castration, or Ovarian Hysterectomy or any form of teeth cleaning or cosmetic dentistry.

Any costs relating to an accident, injury or illness associated with birth and/or breeding, including caesarean section or Pyometra.

Any costs relating to any diets, vitamins and medical or food supplements, including any foods, drinks or medication associated with dietary requirements whether prescribed or not. Any treatments or testing directly or indirectly related to obesity, general health improvers and any preventative medication or treatments.

Any costs relating to any form of Ehrlichia or Rickettsia (tick disease), any illness or treatments associated with the killing or controlling of fleas and parasites or any treatments or testing for allergies or allergic reactions.

Any costs relating to any form of Otitis Media/Otitis Media Externa or any form of ear cleaning.

Any costs relating to any form of Hip Dysplasia, Degenerative Disc Disease, Arthritis, Dermatitis or Dementia.

Any costs relating to Liver, Kidney, Heart disease, cancer and cancer treatments in pets aged 10 years or over unless they have been protected by the Protectapet Healthcare Plan for a period of not less than 3 consecutive years.

Any costs relating to the use of Virbagen as a treatment.

Any costs during the first 6 months from the Protectapet Healthcare Plan start date, for any form of Cancer, Skin Tumours or Cyst treatments/operations and/or growth removal.

Any costs relating to any form of Patella luxation or knee ligament ruptures or tears in any breed or cross breed however caused.

Any costs relating to any form of testing or treatment for Cushing's disease or any associated or related treatments that may be linked to or can be attributed to or lead to this disease.

Protectapet, The European Pet Healthcare Management Organisation reserve the right to alter, modify or make changes to any aspect of these Terms and Conditions without notification.

Protectapet, The European Pet Healthcare Management Organisation is a registered Trading name of Plegasus Europe Society Limitada and is registered in the Registro Mercantil de Alicante. Pza. Deportista Andres Munoz 8, 03003 Alicante, Spain. Registration no. B53888699. Document Number 1/2005/19.056.0 and in the Registro Mercantil de Vergara 94, 28006, Madrid. Certification Number 05206659.

Products relating to Protectapet that are sold in Spain and/or in any other country are not classified as Insurance Products, as designated by the Inspectorate of the Spanish Director General De Seguros y Fondos de Pensiones, Paseo de la Castellana, 44. 28006, Madrid, España.

The European Pet Healthcare Management Organisation products are classified as Pet Healthcare Plans and are not regulated by the Spanish Director General de Seguros y Fondos de Pensiones.

In the event of a complaint, please write in the first instance to Protectapet, The European Pet Healthcare Management Organisation at the address below.



PROTECTAPET, The European Pet Healthcare Management Organisation S.L.

Apartado De Correos 42,
Benitachell, 03726,
Alicante. Spain.
Tel. 965 756 371
Email: info@protectapet.eu

Copyright Protectapet 1st May 2018

