Welcome to the

Protectapet

DIAMOND PET HEALTHCARE PLAN

TERMS & CONDITIONS 2022

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

Your Pet. Your cat or dog as identified in the certificate of healthcare cover.

Maximum benefit. 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.

Period of insurance. The period that we have agreed to provide cover for your pet as set out in the certificate of healthcare cover.

Clinical Signs. Any change from the normal healthy state of your pet, bodily functions, or behavioural patterns.

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.

Maximum Benefit. The maximum that we will pay out under that specific section of your pet healthcare plan.

Illness. a change in the normal healthy state of your pet, sickness, or disease.

Purchase Price. The price you paid for your pet by the production of a purchase receipt for any pedigree pets. For rescue pets and non-pedigree pets, an official signed receipt with your name and address and the name of the breeder or rescue centre showing the price/donation made for acquiring the pet.

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.

KEY FEATURES:

The Protectapet Diamond Healthcare Plan.

Immediate accident cover

From the date and time stamped on your certificate of cover.

Fixed premiums for the lifetime of your pet

Protectapet guarantee that your premiums for the Diamond healthcare plan will never go up, even if you make claims on the policy, provided the policy remains in force and all payments for the policy, whether monthly or annually, have been received.

Use any Vet of your choice

There are no restrictions as to which Veterinarians you can use.

Unlimited number of claims

Up to the maximum limit of cover contracted or provided by your pet healthcare plan.

Any breed or age accepted

Protectapet will accept any age or breed of cat or dog on our Diamond pet healthcare plans without any additional or premium penalties relating to the age of 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.

Preventative care

We expect all owners to take reasonable precautions by way of preventative care. This includes annual vaccinations and check-ups, treatments for ticks and fleas, heart worming tablets, general worming treatments, grooming, nail cutting, emptying of the anal glands, ear cleaning, periodic teeth cleaning and food supplements.

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.

Fraudulent claims

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 about your pet by us.

Renewals

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 Terms and Conditions that will be attached to your policy at the time of purchase. All new polices will contain the terms and conditions as laid out on our website.

Termination

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.

Policies paid in instalments

The Protectapet Healthcare Plan has an annual contractual period of 12 months, which must be paid in full in the event of a claim. Where Monthly, Quarterly or Half Yearly payments are received, in the event of a pay-out during the period of protection, the balance of any outstanding premiums will be deducted from the total amount of the pay-out. The collection of the premiums will then re-start from the renewal date of the policy.

Cancelling your policy

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.

First Excess

All the Protectapet Healthcare plans for pets carry a first excess of €50.00. This is the amount that you need to pay in the event of a claim and will be deducted from the claim amount when settled. Any claims under the value of €50.00 will not be accepted.

Refunds

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.

Errors in the documentation

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

Changes to Policy wordings

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.

Hereditary or Congenital traits

We will not protect your pet or offer nay cover 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 any 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.

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 €12,500.00 (Only available on the Protectapet Diamond healthcare plan) per year. There is a maximum limit of €3,000.00 for each individual illness or accident.

We will not pay for....

More than the maximum benefit.

Any 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.

Any cost of vaccinations or preventative treatments as listed in the general conditions of cover.

Any 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 for transportation, however Incurred.

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.

Any Ultrasound costs that exceed €80.00.

Any pre-op blood tests are capped at a maximum of €120.00 per event.

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

An 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.

Protectapet will also cover accidental pet deaths in the event of any type of poisoning, including that from the processionary caterpillars and cane toads, unless the poisoning is attributed to the negligence of the owner.

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 €1,000.00. If there is no proof of payment, no claim will be paid. 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 whilst 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.

Any amount for any veterinarian fees in the event of your veterinarian unsuccessfully trying to save the life of your pet, however caused, if you are making a claim for any accidental death benefit.

European Travel Benefit

This Protectapet Healthcare plan does not include any cover for European travel outside of the specific country of residence, as detailed on the Protectapet Healthcare Plan certificate.

Emergency European cover is available from Protectapet as an optional extra and will require the payment of an additional premium.

For those Protectapet Healthcare plan holders that subscribe to the European Pet Travel option and have paid the supplemental premium, the following will apply.

We will pay for any acute illness or accident requiring treatment up to a maximum of €500.00 whilst in a specified European country, as per the details of your Protectapet Healthcare Plan.

European Healthcare Plans permit your pet to stay in other specified European countries for a maximum period of 30, 60 or 90 days during any, one-year period as per the level specified on the plan certificate of cover.

This may be extended upon request and may require the payment of an additional premium.

All Pet Travel, outside the specified country of residence must be notified to Protectapet, within 7 days, prior to travel.

We will not pay for....

Any loss, theft, death by Illness or accidental death of the pet whilst outside your country of residence.

Any claims made without prior notification of travel.

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 €1,250.00

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 €750.00 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.

Loss of Pet Passport or Pet Health Certificate

We will cover the costs of replacing the Pet Passport or your Pet Health Certificate if it is lost or stolen up to a maximum amount of €750.00

We will not pay for....

Any replacement costs that result from damage or negligence.

More than one claim for a new Pet Passport or Pet Health Certificate in any 12-month period.

Any arrangements necessary for obtaining a new Pet Passport or Health Certificate including any transport, travelling costs or expenses.

Claims

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

Protectapet make every effort to process your claim fast and efficiently. Please make sure that your claim form is completed properly and contains the full details of the claim being made as per the instructions on the claim form. Failure to complete the claims form correctly, will result in payment being delayed.

All claim 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 our claims department. 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. 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 or any claims that are submitted later than 90 days of the incident.

Specific Exclusions

We will not pay for....

Any Third Party or Public Liability Claim. Separate Public Liability policies are available upon request.

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, ear cleaning and nail clipping, anal gland cleaning, castration or ovarian hysterectomy or any form of teeth cleaning or cosmetic dentistry.

Any costs for any pet toys, treats, feeding bowls, collars, or leads.

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, or costs relating to the treatment of obesity, diets, or prescription diets of any kind, 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 diseases or illnesses caused by ticks, fleas, worms or parasites or treatments associated with the killing or controlling of them.

Any costs for any form of Dermatitis or 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 or Dementia.

Any costs relating to Liver, Kidney, Heart or lung 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, Apoquel or Cyclosporine as a treatment.

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

Any costs relating to any form of knee injuries, 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.

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