

Policy Summary



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This is a summary of the An Post Insurance Pet Policy, which is issued and administered by Kainos Associates LLP, The Old Post Office, 1a Penfold Street, Aylsham, Norfolk, NR11 6ET. Kainos Associates LLP is a Limited Liability Partnership incorporated in England and Wales under Partnership Number OC356641. The Registered Office of Kainos Associates LLP is The Old Post Office, 1a Penfold Street, Aylsham, Norfolk, NR11 6ET. Kainos Associates LLP is Authorised and Regulated by the Financial Conduct Authority. The FCA reference number for Kainos Associates LLP is 628875. This policy is underwritten by Millennium Insurance Company Limited, PO Box 1314 Ragged Staff Wharf, Queensway, Gibraltar.

This summary does not contain the full terms and conditions of insurance, but highlights the main features and benefits and significant or unusual limitations and exclusions, which may affect whether you consider that this insurance is suitable for you. For full policy details, you should refer to the Policy Wording that is available on the www.anpostinsurance.ie pet insurance web page.

It is important that you read the Policy Wording carefully to ensure that you comply with all the terms and conditions contained therein and that the cover meets your requirements.

You may request a copy of the information that you have declared to us at the inception of the policy.

An Post Insurance Pet Insurance provides cover for the financial risks associated with owning a dog or a cat as outlined overleaf.

Insurance Type

There are three levels of cover available.

Main features, benefits and excesses applicable

The following table shows the maximum amount of cover provided during the period of insurance and the excesses applicable.

The standard policy excess is €100, increasing to €250 in respect of Third Party Liability. An excess is the amount that you pay towards each claim. If at the time of the claim your Pet is over the age of 8 years, you will pay 15% minimum contribution (as detailed on your schedule) towards each claim. This is subject to the excess being the minimum you will pay.

For full details of all An Post Insurance Pet Plan conditions and exclusions, please refer to the Policy Wording.

	Accident	Standard	Premier
Cover Scope	Accident Only	Accident & Illness	Accident & Illness
Maximum Veterinary Fees in policy period	€2,000	€4,000	€6,000
Complementary treatment	€500	€750	€750
Death Benefit	€750	€1,000	€1,000
Third party liability	€250,000	€250,000	€250,000
Dental Cover	No	Yes	Yes
Euthanasia Cover	No	No	No
Prescription food	No	20% of the cost (up to €150)	40% of the cost (up to €200)
Boarding Fees	No	€200	€200
Advertising & reward	No	€100	€100
Loss by theft or straying	No	€1,000	€1,000
Cover abroad	Up to 3 months	Up to 3 months	Up to 3 months
Multi-Pet discount	Yes	Yes	Yes
Congenital external defects or abnormalities	No	No	No

Significant or unusual limitations and exclusions

The first 14 days of each plan are excluded in respect of Illness.

The insurance does not cover the following:

1. Any pre-existing condition in respect of all cover levels.
2. Any pet less than 8 weeks old.
3. Any pet over 8 years old at the time you purchase this policy.
4. Pregnancy and associated conditions, including any complications arising from these.
5. Any claim for treatment unless your pet receives an annual health check and where vaccinations are up to date as recommended and prescribed by your vet.
6. Any cosmetic treatment.
7. Any claim for distemper, hepatitis, kennel cough, leptospirosis and parvovirus for dogs and cat flu, feline enteritis and feline leukaemia for cats unless you can prove that your pet is vaccinated against these diseases.
8. Any fraudulent claim
9. The death of your Pet or Injury to or Illness of your pet or bodily injury, disease or damage to property brought about by or contributed to by you breaking the Republic of Ireland regulations on animal health and importing animals.
10. Organ transplants.
11. Any claim resulting from negligent mistreatment of your pet.
12. Vicious tendencies or behavioural problems shown by your pet.
13. Any costs for vaccinations, castration or spaying or any complications arising from these procedures.
14. Any claim arising from your pet being overweight.
15. Euthanasia for financial reasons or because of law.
16. Complementary treatment unless recommended by your vet.
17. Any costs of boarding your pet if you go into hospital for pregnancy, treatment that was expected or probable when you started this insurance or any medical condition that you or your immediate family already have which might recur.
18. Any costs for house calls or out-of-hours calls unless your vet confirms that your pet was suffering from a life endangering condition.
19. Theft of your pet, which does not involve forcible and violent entry to a secure area.
20. Any costs that are unaccounted for.
21. Any costs incurred outside the period of insurance or outside the Territorial Limits.
22. Any pet used for guarding, racing, coursing or working dogs of any kind.
23. Any claim for a Pet for any external, visible Illness, defect or abnormalities that it was born with.

How to make a claim

Please telephone our Claims Department on 1890 22 11 11 within 14 days of the condition occurring.

Customer Service & Complaints Procedure

An Post Insurance and Kainos Associates LLP want to give you the best possible service. Our Complaints Procedures ensure that we will respond to complaints within the time lines set out in the Consumer Protection Code. We will acknowledge each complaint in writing within 5 business days and will provide a point of contact for the handling of the complaint.

We will endeavour to resolve complaints quickly but if this is not possible, we will provide written updates at intervals of not greater than 20 business days.

If the complaint is not resolved within 40 business days, we will inform you of the anticipated time frame for resolution and your right to refer the matter to the Financial Services and Pensions Ombudsman.

If you feel you have cause for complaint, you should contact the Complaints Manager at: Kainos Associates LLP, The Old Post Office, 1a Penfold Street, Aylsham, Norfolk, England, NR11 6ET or by email at admin@kainosassociates.co.uk.

Full details of our complaints procedure are available on request. We will record and analyse your comments to make sure we continually improve the service that we offer.

If you are not happy with the outcome of your complaint, you may be eligible to refer your complaint to:

Financial Services and Pensions Ombudsman
Lincoln House,
Lincoln Place, Dublin 2, D02 VH29
Telephone: +353 1 567 7000

Recording of telephone calls

Telephone calls may be recorded and monitored and we reserve the right to use any of the recordings made.

Data Protection

We need to obtain personal information from you to provide you with the policy of insurance.

We use your personal information in the following ways:

- to provide you with policy cover, including underwriting and claims handling, this may include disclosing information to regulatory authorities
- for the analysis and prevention of fraud
- to confirm, maintain, update and improve our customer records
- to help in processing any application and/ or claim you may make
- to carry out studies of statistics and claim rates.

We deal with third parties that we trust to treat our customers' personal information with the same stringent controls that we apply ourselves.

Information which you supply to us in connection with this policy will be held on computer records and stored according to the GDPR. We will not keep your personal information for longer than necessary.

You are entitled, on request, to receive a copy of the personal information we hold about you. This will be information that you have given to us during your policy. We do not hold any information relating to your credit status. If you would like a copy of your information, please contact our Data Protection Officer at Kainos Associates LLP, 1A Penfold Street, Aylsham, Norfolk. NR11 6ET.

Under the GDPR you also have the following rights in relation to your personal data:

- request correction/rectification of your personal data
- request erasure of your personal data
- object to processing of your personal data
- request restriction of processing your personal data
- request transfer of your personal data.

If you wish to exercise any of these rights please contact us at the address above.

We keep records of any transaction you enter with us for six years. This is to enable a response to all claims under the policy, validation of policy cover, any enquiries, complaints or disputes that arise in that period and to comply with our legal and regulatory requirements.

To assist with fraud prevention and detection we may:

- where we are entitled to do so under the Data Protection legislation share information about you with the Garda and other law enforcement agencies:
- check your details with fraud prevention agencies and, if you gave us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency and other organisations who may also use and search these records to:
 1. trace debtors, recover debt, prevent fraud and to manage your insurance policies
 2. help make decisions about credit and credit related services for you and members of your household
 3. undertake credit searches and additional fraud searches.

Under the GDPR we can only discuss your personal information with you unless you have

Disclosure

Millennium Insurance Company Limited of PO Box 1314 Ragged Staff Wharf, Queensway, Gibraltar. Millennium Insurance Company is registered in Gibraltar (registration Number 82939). Millennium Insurance Company is authorised to operate in the United Kingdom by the Financial Conduct Authority under FCA registration number 517520 and authorised and Regulated by the Financial Services Commission in Gibraltar.

Contact us

An Post Insurance
1890 22 22 22
www.anpostinsurance.ie

Acceptance criteria terms and conditions apply. One Direct (Ireland) Limited trading as An Post Insurance is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post.

Pet Insurance is arranged and administered by Kainos Associates LLP and underwritten by Millennium Insurance Company Limited.