

Pet insurance checklist

Remember, not all pet insurance is the same. Just compare the potential claims paid for Barney below

A Is the full veterinary fees benefit reinstated each year when you renew – as it is with a **lifelong** Pet Insurance policy?

Or...

B Does the policy offer a maximum benefit per condition that may be exhausted over time with the condition then excluded?

Or...

C Is the cover for every on-going or chronic condition restricted to just 12 months from onset with that condition then excluded?

Barney, a 6 year old Boxer, with on-going vet's bills for Hip Dysplasia and related arthritis:

Total payable: Year 1 Year 2 Year 3 Year 4 Year 5

A	lifelong Pet Insurance Policy	£789	£2,150	£2,700	£459	£623
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Total Paid £6,721 - still claiming!

B	Maximum Benefit Policy £4000 per condition	£789	£2,150	£1,061	-	-
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Total Paid £4,000 - maximum reached

C	12 month time limit policy	£789	-	-	-	-
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Total Paid £789 - 12 month limit reached

save even more
with **lifelong**

£25 towards the cost of your pet's health check every year

lifelong includes this vital element of preventative health care, with a £25 voucher that can be used at your chosen veterinary practice each year.

Save if you insure two or more pets

With **lifelong**, you'll receive one month free each year when you insure two or more pets.

The excess

An excess applies per condition per policy year. Our staff will advise you of this and the amount will be detailed on your Certificate of Insurance.

Fast and fair claims handling

Claims are settled quickly and efficiently, usually within 72 hours. We can even pay directly into your bank or with their permission, to your vet.

You can **start lifelong** insurance at any time from your dog's 8th week of age until their 8th birthday*.

Our lifetime cover commitment means that when you renew your policy it will be on our prevailing terms and at our regular rates.

We do not add individual loadings to your premium or place exclusions at renewal just because you have had the misfortune to claim during the year – however many claims you have needed to make and whatever the size of those claims.

The same cannot be said for some pet insurers.

* Some breeds of dog can only be accepted up to the age of 5.

Policy Terms, Conditions and Exclusions apply
Lifelong Pet Insurance is a trading style of Pinnacle Insurance plc
Underwritten by Pinnacle Insurance plc

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Protect your dog for *life*

up to
£25
each year towards
your pet's annual
health check and
vaccinations



lifelong cover means just that

lifelong is fully comprehensive cover

These days there's a lot of pet insurance about. But many policies place a 12 month limit on the length of time you're allowed to claim for any illness or injury.



So if any condition lasts longer than 12 months, then you're back to paying the vet bills yourself – or in extreme cases, having to put your pet down.

lifelong is different. If your pet has an accident or develops a long term illness, then, as long as you continue to renew your policy, we'll continue to pay your vet bills for the rest of your pet's life.

Why your vet displays lifelong pet insurance in their practice...

lifelong was developed with the help of vets. That's why it actively encourages preventative health care.

Every year we send you a £25 voucher to help pay for an annual health check and any booster vaccinations that might be needed.

lifelong ensures that your pets can receive the latest and best treatment throughout their life – without fear of what it might cost.

lifelong also offers *lifetime* pet insurance cover for cats and rabbits.



Max Benefit

Veterinary fees	For illness and injury, including hospitalisation, referral and complementary remedies	£6,000 each year
Third party liability	If your dog causes damage or injury and you are legally liable	£1 million
Hospitalisation	Boarding fees or home care if you are hospitalised for more than 48 hours	£500 each year
Holiday cancellation	If your pet needs emergency surgery or goes missing within 7 days of your holiday commencing	£500
Finding your pet	If your pet is lost or stolen, we pay for local advertising and a reward	£500
Loss through theft or straying or death from accident	Nothing can replace a much loved pet, but should the worst happen we refund the original purchase price	£500
Waiver of premium	If unable to work as a result of injury, illness or unemployment	Up to 6 months Free
Pets travelling abroad	Extension of cover for pets travelling under the PETS scheme	90 days cover
Health check and vaccinations	Preventative care for your pet	£25 voucher towards cost each year

Individual premiums that are tailored to your pet

To keep costs down, we tailor every premium to your pet – based on their age, size, breed, and where they live.

You'll see from these examples how competitive that makes us – but ring now for a free quotation for your own pet or visit our website at www.lifelong-vet.co.uk.

Sample premiums

The pet	The pet's home	The pet's Age	Monthly premium
Golden Retriever puppy	York	12 weeks	£21.02
Non-pedigree dog	Belfast	1 year	£16.88
German Shepherd Dog	London NW	3 years	£30.39
Non-pedigree dog	Dumfries	6 years	£21.80
Beagle	Swansea	6 months	£21.02

Call **0845 055 1020** for a free quotation, advice or immediate cover.
Or visit our website at www.lifelong-vet.co.uk

Our lines are open between 8am and 8.30pm Monday to Friday, and 8am to 6pm on Saturday. Call for a quotation, immediate cover or just for friendly, helpful advice.

