



Product Suitability Statement

Pet Insurance – Premium Pet Plan Cover

This policy is based on your demands and needs for Pet Insurance as stated in your application.

123.ie offers several benefits on the Premium Pet Plan Insurance policy, some of which are outlined as follows:

Veterinary Fees

Fees for treatment and/or for Complementary Medicine following an Accident or Illness including physiotherapy and certain prescription diets.

Death of Pet from Accident

If Your Pet dies during the Policy Period, We will pay the Market Value; the price paid; or the amount shown in Your schedule, whichever is the lesser

Emergency Boarding Kennel and Cattery Fees

The cost of boarding Your Pet if You have to spend more than 4 days in hospital

Holiday Cancellation

Expenses incurred if You have to cancel or cut short a holiday because Your Pet needs life saving surgery within 14 days of Your holiday starting

Theft or Straying

The lower of the market value or the purchase price paid if Your Pet is not found within 45 days

Public Liability

Where property is damaged or someone is killed, injured or becomes ill as a result of an incident involving our Pet and You are legally responsible.

This document is intended as a summary of cover only, therefore please ensure that you examine your 123.ie Pet Insurance Policy Document that outlines the policy Definitions, Contract of Insurance, Insured Causes, Exclusions, Limits, Loss Settlement Basis, Terms and Conditions and Claims. It is important that you are conscious of these definitions, exclusions and terms and conditions. We believe that they are all standard and usual in such a policy. You should, however, familiarise yourself fully with them as they do define the full extent of the cover available.

Red Sands Insurance Company (Europe) Ltd. is authorised and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987

123 Money Ltd. t/a 123.ie is regulated by the Financial Regulator.

Calls may be recorded for training and verification purposes.