



PET PRODUCTS **AT A GLANCE**

OUR SERVICE



OUR PURPOSE...

TO HELP PROTECT OUR CUSTOMERS FROM THE WORST HAPPENING AND PUT THINGS RIGHT IF IT DOES

With veterinary prices increasing a rate above inflation and 50% of us having a cat or a dog, we believe that pet insurance continues to be a growth market, offering great opportunities for those who want to do it right!

Over 60% of pets are not insured and we want to work with you to bring that number down, by educating pet parents of the benefits of pet insurance and by providing products and services that provide value and a great customer experience. Our mission is to be the go-to place for brokers who have books of dedicated pet business. We will achieve this by providing a straightforward and positive customer experience. Our proposition is disruptive and data-driven, pushing the boundaries to turn the pet insurance industry on its head.

What makes us different?

We believe that the service we provide makes us stand out from the crowd. We believe in a triple win philosophy with great outcomes for customers, our broker partners and Covéa Insurance.

- True partnership approach – We work in partnership with some of the best known brands in pet insurance and are dedicated to finding new ways of working with them and you, to make pet insurance better for all.
- We work with both traditional and InsureTech businesses to mutually develop and learn from each other, leveraging our collective strengths.
- We use data, technology and underwriting to do things a bit differently.
- We provide a first class empathetic, claims service – Real People, Real Pets.
- We focus on the future – we want to challenge the market and develop our product offering.

Product and pricing

Our teams adopt a flexible approach to product development and pricing, tailoring the policy to suit your customers' needs and working closely with you to ensure pricing that is competitive, fair and profitable for all.

Best for Pet

We will support your customers with a fresh, innovation led approach to claims service. Our pet claims team is built on a wealth of knowledge and expertise and our mission is simple; to be the go-to place for brokers who have books of dedicated pet business. Your customers will benefit from a data-driven and service focused experience which is both empathetic and efficient.

Dedicated points of contact

We have dedicated pet insurance teams with expertise in pricing and underwriting. Our dedicated distribution managers work closely with our broker partners to provide the best cover for their customers and are focused on helping you grow your business.



All our policies come with 24/7 access to FirstVet. This integral online vet service is value and convenient for customers, giving reassurance to many, while reducing the cost of claims.

4.9

App Store Rating

1 MILLION

Video Calls

98%

Happy Pet Parents

PET INSURANCE PRODUCTS

We offer a range of pet insurance products for those brokers who have a dedicated pet insurance business. These products can be tailored to meet the needs of broker partners, their clients and their distribution strategy. We can provide a standard product suite or work with you to flex benefits types, levels and coverage to reach the right product for your target market.



**CSAT SCORE OF
AN OUTSTANDING
94% IN MARCH
2024**

**OUR NPS FOR FIRST VET
IN MARCH 2024 WAS**

64

**OUR TRUST
SCORE FOR OUR
PET PRODUCTS
IN MARCH 2024
REACHED**

91%





WHAT OUR **PARTNERS** SAY

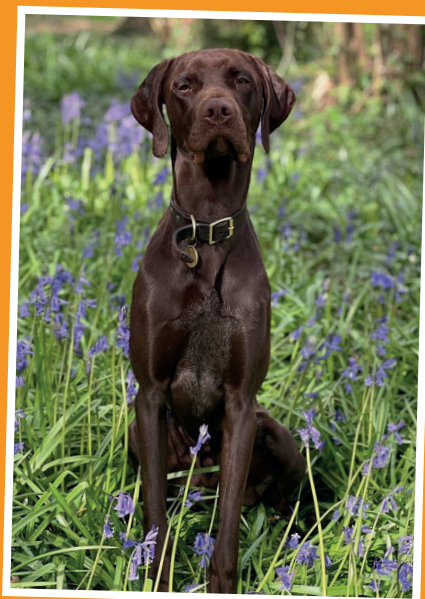
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Covéa Insurance is renowned for its extensive knowledge and expertise within the pet sector. Their unique insight will play a key role in terms of our aspirations and ambition to develop unique propositions.

We wanted to partner with an innovative and flexible insurer who shared our passion for animals, we found that in Covéa Insurance.

We sought an insurer who is as focused and experienced in the pet market as we are. We chose Covea given its reputation on service and experience in the market.

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WHAT OUR CUSTOMERS SAY

Don't just take our word for it, see what our customers say about us...



The contact and claims process was simple and straightforward and your support staff were very helpful. Brian's operation to repair his broken elbow at the Grove veterinary hospital on Friday went well, and so far he's making an excellent recovery. Many thanks.

All communication was excellent. When your pet is unwell it is a very difficult upsetting and anxious time. It is so helpful when you receive quick easy and understanding with the person you are communicating with. Thank you.

Having explained to the lady taking my call for the delay in putting in my claim she understood, confirmed that this was acceptable and that the paperwork would be sent to myself. She also said that she could not say if there would be a settlement until all details were checked by the claims team, but I would be kept informed of the progress of the claim and asked if anymore details were needed how would I prefer to be contacted. She wished my furry assistance dog (and myself) well, and a speedy recovery for my dog. Lastly, I was told if I had any further questions to contact the company and they would help as best as they could with the information that they had. I was contacted about a week later to let me know that my paperwork has arrived and would be dealt with as soon as possible. Thank you team for your kindness, consideration and understanding of the importance of my dog and the help she gives me, she's an assistance dog for PTSD (I'm an armed forces veteran).

I have been with Covéa since 2018, my previous insurer used any excuse to increase my premiums (your dogs been spade which causes problems, you have moved 15 miles down the road so the vets there are very expensive, even though I haven't changed the practice I take my assistance dog to). Where as Covéa who paid for her surgery (four figures) and only increased my premiums by a reasonable amount, which I would expect. Your operatives are understanding and compassionate when dealing with a stressed out owner. So thank you for a fantastic service.

Very good communication and made me feel at ease when speaking about the claim for my beloved dog. Left me stress free and focused on my dogs recovery.

You become used to a certain way of having to work with insurers and you broke the mould. You are very easy to deal with, the operators friendly and knowledgeable, altogether a comfortable and easy process. Thank you.

Very good communication and made me feel at ease when speaking about the claim for my beloved dog. Left me stress free and focused on my dogs recovery.

There were no issues to sort my dogs vet bill. Very helpful and lovely service I received. Also thank you for support and no messing around. I highly recommend this insurance for pets and can't thank you enough.



OUR PET CLAIMS SERVICE

Our pet claims team bring a wealth of experience and knowledge of dealing with claims and are focused on protecting the policyholders interests and making the right decisions, first time. They will deal with the claims in consultation with both the policyholder and broker to achieve the best outcome for all concerned.

STEPHEN LONG, CLAIMS AND OPERATIONS DIRECTOR



KEY FEATURES OF OUR PET CLAIMS SERVICE

- Highly qualified and experienced claims professionals, all in-house, based in the UK.
- Our Pet Claims teams contain numerous qualified animal professionals, such as Vet Nurses.
- Provide industry leading claims services on an administrative basis on behalf of numerous insurers.
- Dedicated claims teams to enhance understanding, develop relationships and deliver a consistent service.
- From start to finish, a personal responsibility for driving claims to settlement.
- Promotion of customer choice – including how we communicate.
- A fully documented claims philosophy – “To settle claims promptly, fairly and cost effectively”.
- Exceptional service standards – quick response to the majority of communications.
- Payments, once agreed, made within 24 hours, via BACS directly into the customer’s account.
- Customer Satisfaction Surveys to measure performance.
- Institute of Customer Service – We are the only Insurer in the UK to hold service mark with distinction across Commercial Lines and Personal Lines, which is the highest accolade awarded by the Institute.
- Access to number of data tools, which help to deal with claims quickly and efficiently for our customers.
- The team are trained to support our customers in vulnerable situations. We also have many partners who we can direct our customers to if they need extra support.
- An extensive amount of positive feedback from our customers, showcasing our people’s knowledge and empathy.
- Personal Lines were number 1 in the Insurance Times Broker Survey in 2024, for the sixth year running.

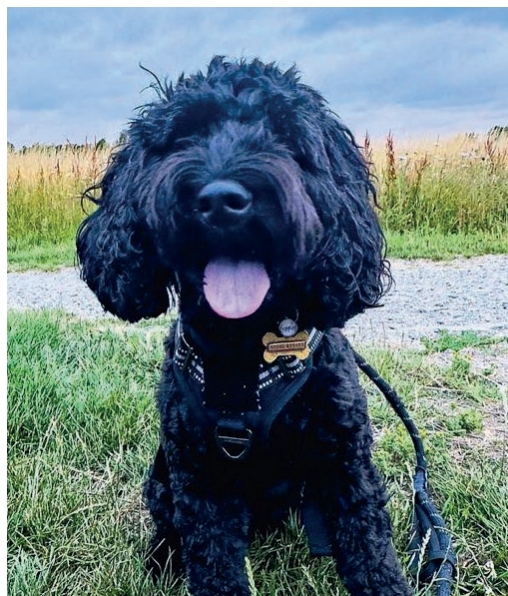
GET IN TOUCH

So whether you're looking for a traditional offering or something to disrupt the market, we are a great partner for your brand and would love to hear from you. If you would like to discuss pet insurance please contact our business development team at

Email: mathew.edwards@coveainsurance.co.uk



MATHEW EDWARDS



COVEA INSURANCE PLC

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