



Notification of Changes to your Puffin Pet Insurance Policy

For policies that start or renew on and after the 10th July 2025, the underwriter of our policies will be Great Lakes UK Insurance Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 955859.

This document is a summary of the key changes to the terms and conditions of your policy, though we strongly recommend you read the policy wording issued with your renewal documents for full details.

Key Changes

Change of Insurer

The insurers for your Puffin Pet Insurance policy have changed from Covea Insurance plc to Great Lakes UK Insurance Limited.

New Claims Submission Process

Any treatment your pet receives after your renewal date, will be managed by Trent Services on behalf of Great Lakes UK Insurance Limited. Please see your policy wording for details on the updated claims submission process.

For any treatment that happened before your renewal date, you will need to send the claim to Covea Insurance, email: claims@petadminteam.com or telephone: 0330 024 2606

IMPORTANT REMINDER: "FirstVet" Online Veterinary Advice Service

Your cover continues to include access to unlimited advice from FirstVet directly on your mobile device or computer. This service is completely free and doesn't affect your ability to claim. FirstVet is open 24 hours a day, 365 days a year, and will be able to give advice if your pet:

- is sick or has a bad tummy
- has itchy skin
- has problems with eyes or ears
- has a cough or sneeze
- eats something they should not
- behaves in a way that is not normal for your pet



Changes in Cover

Excluded Breeds

The list of excluded breeds (below) has been updated and it is very important to let us know if your pet is crossed or mixed with any dog/cat from this list as you will not be eligible for cover with this policy. Any dog that must be registered under the Dangerous Dogs Act 1991, the Dangerous Dogs Act (Northern Ireland) 1991 and the Dangerous Dogs (Amendment) Act 1997 or any further amendments to these Acts, and/or any pet breed/species which is excluded by us and is listed below (including breeds which are known or classed as the names listed):

Excluded Dog Breeds

Akita, American Akita, American Bulldog, American Bullweiler, American Bully, American Foxhound, American Johnson Bulldog, American Staffordshire Terrier, Anatolian Karabash Dog, Anatolian Shepherd Dog, Anglican Bulldogge, Australian Dingo, Aylestone Old Tyme Bulldog, Blue Blood Cane Corso, British Timber Dog, Bucovina Shepherd Dog, Bullboxer, Bull-Pei, Cane Corso (Italian Mastiff), Chinese Red Dog, Classic Bully, Continental Landseer, Czechoslovakian Wolfdog, Dogo Canario, Dogo Argentino, Dorset Old Tyme Bulldog, Extreme Bully, Fila Brasileiro, Fox Hound, Greek Harehound, Greek Sheepdog, Greek Shepherd, Hellenic Hound, Hellinikos Ichnilatis, Istrian Coarse-Haired Hound, Istrian Shorthaired Hound, Japanese Akita, Japanese Tosa, Johnson American Bulldog, Kangal Dog, Karelian Bear Dog, Korean Jindo, Kutta (Indian or Pakistani), Laizhou Hong, Mastiff Bully, Olde English Bulldogge, Perro de Presa Canario, Pit Bull Terrier, Pocket Bully, Romanian Mioritic Shepherd Dog, Saarloos Wolfhound/Wolfdog, Sabueso Espanol, Shar-Pei, Shepherd Dog Caucasian, Standard Bully, Terrier American Staffordshire, Thai Ridgeback, Utonagan, Victorian Bulldog and XL Bully.

Excluded Cat Breeds

Chausie, Feral and Savannah.